## Sledge: New Sales Officer

SHEFFIELD- Bank Independent recently announced the promotion of **Deanna Sledge** to Sales Officer.



Sledge

Sledge began her career with Bank Independent as part of the Loan Operations team in 2008. After her first year, she transferred to the Killen sales office

as a Personal Banker. She was promoted to Sales Specialist/ Senior Relationship Banker in

Sledge earned a bachelor's degree from the University of Alabama in 2006, concentrating her studies in banking and financial services. She has pursued additional professional studies graduating from both Leadership Shoals in 2017 and the Alabama Banking School

"Deanna has proven to be an excellent fit for both Bank Independent and the community she serves," said Rick Wardlaw, CEO of Bank Independent. "She works hard to develop strong relationships with her customers and to make a difference in the community."

Sledge serves as Treasurer and board member for Florence Civitan and is on the membership committee for her Business Networking International group.

## **Reserve Your Shirer Space**

FLORENCE -Woodmont Baptist Church in Florence will be one of the host church's for the *Going Beyond* Simulcast with **Priscilla** Shirer on April 6. Along with Priscilla Shirer, one of today's top Bible teachers, Christian recording artist, Anthony Evans, will lead worship via simulcast.

See SHORTs... on Page 2



**Ray Miller Buick-GMC Bentley Automotive** Oakley Auto Sales **National Advance Auto Sales EZ-Ride Auto Sales Jeff Elledge Auto Sales** 

## **Shoals 71,000 Homes - We Mean <u>Business!</u>**

219 West Tennessee St. Florence, AL 35630

256-764-4268

Volume 135 Number 21

March 20, 2019

**POSTAL PATRON** 

RETURN ADDRESS 219 W. Tennessee St Florence, AL. 35630 256-764-4268

PaperChain

## Courier Journa GET A JUMP ON SUMMER WITH A

Verification of weekly circulation upon request Serving Northwest Alabama an



Florence High basketball players with AD Byron Graham in their **Powerade Challenge** video.

## Grant Goes **Track**

FLORENCE-Coca-Cola representatives awarded \$10,000 to the Florence City Schools Athletics Department for their video entry in the national Coca-Cola "Power Your School" Powerade Challenge. This entry was the collaborative and creative effort of Byron Graham, FCS Director of Athletics; Anthony Reid, FHS basketball coach; FHS student

athletes and FHS film/broadcasting students under the direction of Randy Bruce.

The video entry was one of 50 U.S. high schools selected by Coca-Cola and the only high school recipient of this award in Alabama.

Graham indicated that the proceeds from the award would go towards the FHS Track program.

## TUNE-UP LEVEL RIGHT FOR YOU! SILVER LEVEL for \$39 Complete System Evaluation GOLD LEVEL for \$69 Complete System Evaluation, Tune-Up, Professional Cleaning PLATINUM LEVEL for \$99 Complete System Evaluation, Tune-Up, Professional Cleaning, Money-Back Guarantee, Lifetime Thermostat Warranty

Accreditation Guarantees a Top

## **Christian Education**

FLORENCE— The Association of Biblical Higher Education has reaffirmed the accreditation of Heritage Christian University for another 10 years. The ABHE reviews and accredits 145 Bible colleges and universities across the US and Canada.

Accreditation impacts access to federal funding and helps to ensure high academic standards. It also assists with the transfer of credits to other institutions of higher learning. Associate Vice President of Academic Affairs, Dr. Michael Jackson,

**See ACCREDITATION on Page 6** 





FLORENCE- HPS Schönox located in the Florence Industrial Park recently announced the additions of Jim Partridge and Mike Penney to top-level positions in the organization. Both have extensive backgrounds in the flooring industry and bring more than 50 combined years experience to the HPS Schönox team. "We continue to invest in only the best in

See 50 YEARS... on Page 6

New Execs Combine 50 Years

- **Hocus Focus**
- **Computer Skeptic**
- Medicare Minute
- Adopt-a-Friend
- Flower Arranging
- Soaps
- Ask the **Attorney**
- Cat & Kids **SIGNS of the PAST**

- Killer Beaz at Shoals Dave Ramsey
- Matters of the Mouth Rosenbaum Event
- Junion White
- Web Poll **Outdoors** Mystery
- **Photo** Pet Talk





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**Pharmacy** 

## Shorts...

#### **Reserve Your Shirer Space**

**Continued from Page 1** 

This exciting day of Bible teaching, worship, and encouragement was formerly known as the Priscilla Shirer Simulcast. Women from all over the world will be uniting in worship in various locations to participate in this event. Reserve your spot today.

The simulcast schedule is from 9am-4:30pm and includes lunch and a

Advanced tickets are \$20 and can be purchased at Woodmontbaptist.org In person day-of-event tickets will be \$30. A box lunch, with drink, will be provided.

To find out more information about the Going Beyond Simulcast or to get your ticket please visit woodmontbaptist.org or email womensministry@ woodmontbaptist.org with questions.

#### **State Stamp** is Unveiled

HUNTSVILLE-The U.S. Postal Service recently released a stamp honoring Alabama during its 200th

birthday at a state Bicentennial event in Huntsville. More

than 80

Alabama legislators attended the "Where It All Began" event in February in front of Constitution Hall Park, formerly Constitution Village, where 200 years ago delegates wrote Alabama's application for statehood.

The stamp is a Forever stamp which will always be equal in value to a current first-class stamp. It features Alabama photographer Joe Miller's gorgeous portrait of a sunset over Cheaha State

#### **Two Among Tech Women**

MUSCLE SHOALS-The National Center for Women and Information Technology recently selected 400 young women from all 50 US States as their 2019 Aspirations in Computing. They were chosen from a pool of 4,300 young women for this award. Recipients were chosen based on their interest and achievements in

computing, proven leadership ability, academic performance, and plans for post-

secondary education. Two Muscle Shoals Career Academy Computer Science Students were named among the 400.

**Iennifer** Wade was named the Northern Alabama Winner and Jessica **Isbell** was named the

Northern Alabama Rising Star. These students and their teacher, Tiffany Stonecipher, will be honored at an Awards Ceremony at the University of Alabama in April.

#### 3,825 Items for Shelters

SHEFFIELD - The 6th Annual Bank Independent Shelter Share drive has come to another successful conclusion. A total of 3,825 items have been collected and \$1,011.94 in donations and 128 volunteer hours to animal shelters in northwest Alabama. These numbers reflect triple the totals of the previous best collection year in 2018.

During the monthlong drive, all locations of the Bank served as donation points for

See SHORTS on Page 11





256-764-3961

#### **Bailey Auction House** 9195 Hwy 17 (Chisholm Road) • Florence, AL **WE BUY ENTIRE ESTATES Houses • Contents of Houses • Antiques** Collectibles & Autos • Call 256-856-1510 **HUGE SALE! SATURDAY, MAR. 23 at 5pm** 02 Grand Marquis LS, 89K Original Miles, Unusual Auto Floor Shift, Leather, Goodyear Tires, Excellent Condition, 1 Owner • Furniture with Living Room & Bedroom Suites, Chairs, Dinette Set, etc. • New Remington 783 with Scope in the box • Diamond Jubilee Commemorative Model 6060 22 • 2 Iver Johnson 32 Pistols • Stevens 16 Gauge Shotgun • Cast Iron with Martin, Griswold, Lodge #20 Pot and Others • Cranberry Fenton Lamp • Glassware • Tools Vintage Toys with Hubley, Tootsie Toys, Nylint & J. Chein Collection of Vintage BB Guns • #13 Mason Jars • And Other Collectibles This Sale Will Have Something For Everyone! Look for more pictures on AuctionZip.com AND like us on facebook to view this and all upcoming Auctions. No Buyer's Premium.

**Auctions EVERY Saturday night at 5pm** 

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#### 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)

FLORENCE: GARAGE SALE 7217 Courtwood St. Fri. and Sat., March 22-23. Bellemeade Subdivision. Follow signs. Lots of great stuff priced to sell.



THANK YOU for reading the Courier Journal!

> Yard Va Sale

KILLEN: 430 OXFORD DRIVE Sat. 8am-4pm, CDs, DVDs, Alfred Dunner Clothing (sizes 16-18) MAP ID # 1946

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Floral Containers & Vases Ceramic, glass, pottery, resin, wood & metal Does not include "Your Price" items

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Easter, Summer and items labeled The Spring Shop™ are not included in Home Decor sale.

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1.99

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MARCH 23, 2019.

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MARCH 23, 2019.

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6 PACK, 1/2 LITER BTLS. **PIGGLY WIGGLY** 45 OZ. TUB PIGGLY WIGGLY 1/2 GAL. PLASTIC JUG Orange 2/\$4 Margarine Juice

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2 LB. BAG 2/\$5

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Buns

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16 OZ. CTN. 2/\$4 Cream

Community Notes

Ccarier Journal / March 20, 2019

**COMMUNITY NOTES may be** submitted for non-profit, civic or church-related events and published 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.

Tuscumbia Bicentennial Trolley Tours continue every Saturday in March sponsored by the City of Tuscumbia Bicentennial Commission. All tours depart Coldwater Books at 10am. Saturday, March 23

Faith of our Fathers Historic Church Tour – Explore the architecture and history of Tuscumbia's oldest churches. Includes tours of First Presbyterian, Lesley Temple and First Baptist. Docents: Ron Hudson and Lt. Col. Arthur Graves. Ticket Price.

Saturday, March 30 A Governor, a Grand Home and its Ghost – Interesting stories about Alabama's own foreign-born governor, Tuscumbia's Gov. Lindsey, his famous daughter, Maud Lindsey, and Tuscumbia's Winston family as you tour the beautiful (and some say haunted) Winston Home. Docents: Mary McWilliams, Ninon Parker, and Lorie Johnson. Ticket Price: \$10

Pancake Breakfast March 23 from 6-10am at the Cloverdale Community Center, 17420 County Road 8, Florence. All you can eat pancakes!! Pancakes are served with bacon, sausage, butter, syrup, milk, juice, and coffee. \$10 per person for AUCE in house or 1 carryout plate per person stacked full for \$10.

All proceeds benefit the Cloverdale Volunteer Fire Department.

Harry Potter Trivia night with Colby Dow Wednesday, March 20, 5-6 pm

Are you a Harry Potter trivia master? Come take the ultimate test with Colby Dow and have the chance to win prizes

Sci-Fi Story-Time with Kaitlyn Tew Thursday, March 21, 4:30-5pm Interested in Sci-Fi? Still miss a classic story-time? Come join Kaitlyn Tew as she reads Sci-Fi Short Stories. This event is for all ages and a great way to wind-down with family

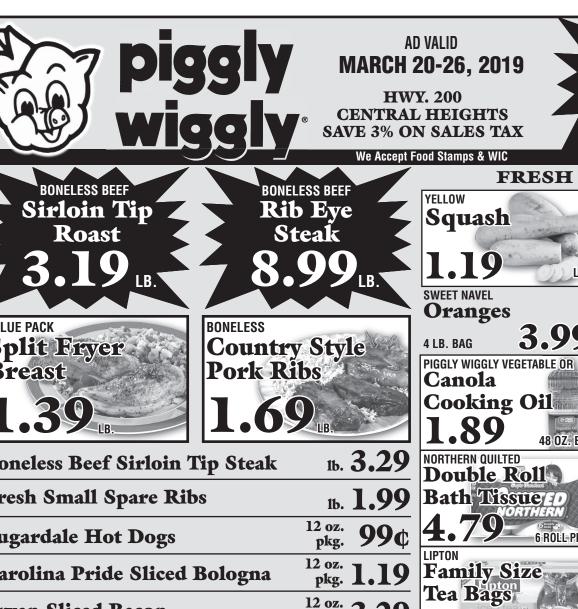
Basics of 3D Printing with Tucker Green Saturday, March 23 at 10-12pm In this session, we will discuss the basics of desktop 3D printing. We will address the benefits of 3D printing, the differences between 3D printing and other types of manufacturing, the varieties of 3D printing, and the 3D printing process.

Public Speaking with Tucker Green Thursday, March 28, 6-7pm Are you interested in learning more in the uncomfortable art of public speaking? Come learn some tricks and tips to make your next speaking engagement a little less intense

Interview with a Local: Mr. Wille Ruff YouTube Series Saturday, March 30, 10am-12pm Come meet and be part of the interview with former Yale Professor and Jazz Musician. Willie Ruff. Questions must be submitted by the previous Friday and can be submitted to tucker@flpl.org. Mr. Ruff is a Sheffield native and has an amazing story to tell.

Florence Parks and Recreation/ The Club (Senior Center) presents 2019 travels to Branson Holiday Show **Extravaganza.** Monday -Saturday, November 18-23. 6 days 5 nights. \$679 double\_occupancy. Deposit due now \$75. Final payment September 11. This trip is open to the general public. Call The Club 256-760-6642 or email fdavis@ florenceal.org

See NOTES... page 25



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**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

**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

## **TN** alleyStuff

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Week

Week

- Private Party Rate 3 LINES for 1 item Prepay No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 -Each additional line - \$5.00 no credits
- 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 - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50
- Yard Sales 5 LINES Prepay Each additional line \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed
- **Employment** 5 LINES *Prepay* Each additional line \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees
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City	State	Phone	

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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** 

#### Accreditation...

#### **Continued from Page 1**

received the good news on February 22 while attending the ABHE Meeting Annual Orlando.

HCU president, Dr. Kirk Brothers, noted, "Partnering with ABHE to prepare our students for ministry has been invaluable. In addition to accreditation, they offer workshops numerous which help us to stay upto-date on best practices in Christian education." He goes on to add, "I am grateful for our HCU and Master of Divinity.

Team that works tirelessly to meet high academic and professional standards that benefit our students and glorify God."

HCU has provided a biblically based education for 50 years to students who desire to become proficient communicators of the gospel of Christ. HCU offers the following degrees: Associate of Arts in Biblical Studies, Bachelor of Arts in Biblical Studies, Master of Arts, Master of Ministry,

## 50 Years of Flooring...

#### **Continued from Page 1**

the industry." said Thomas Trissl, Schönox Principal. "Having them on board indicates our growth as a company and that we're taking the next step with building the brand and its national identity."

Partridge is the Regional Vice President for the northwest and western territories of the United States, working with Regional Business Managers as part of a region that covers ten stătes.

"Having spent my entire career in the flooring industry, it is very exciting to be working for company leading the industry with incredible, innovative products and unmatched support for

our customers," Partridge said. "I am proud to be Ön It.

Penney has spent his career primarily in the top-surface side of the flooring industry. A native of Canada, Penney resides in the Philadelphia area. He will be the Senior Vice President of National and Strategic Accounts.

"I am excited to join company with an entrepreneurial spirit and a focus on being the problem-solving specialist," Penney said. "The one thing that stands the out to me is the dedication and focus throughout the organization on customer service, ensuring your experience with Schönox is always a positive one.

#### Courier Journal

#### Personnel

**EDITOR & PUBLISHER** Thomas V. Magazzu

#### **ADVERTISING EXECUTIVES**

Sadonna B. Magazzu 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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#### WHEN ONE OF MY **ARTICLES IRRITATES** the

intended target, it makes my day. One of my articles from June of last year got in the craw of PC Matic -- makers of horrible

antivirus software that started out as a notorious "fake antivirus program" a few years ago.

PC Matic published a detailed teardown of my article Fisher

on their website on March 13th just as I was struggling to find interesting stuff to write about. Thanks PC Matic! Following are some statements I made, statements they made, and my analysis of their responses.

I accused them of starting out as a scam years ago. Their program "PC Pitstop" generated lots of revenue for my business

## **SMACKDOWN!**

by "The Computer Skeptic"

when it took over computers and scared my clients into thinking their computer was going to meltdown. Their response, "PC Pitstop did develop PC Matic in 2009 (and) did offer a free scan option. This would scan your PC and let you know what would be fixed if you purchased the software. This was not a scare

The hell it wasn't! The "free" program threw up all sorts of scary looking warnings about registry errors, non-existent viruses, internet settings that were not "optimized" and

other worthless information that was unintelligible and scary to the average computer user. My readers should know that virtually all programs that suggest you "clean" your registry, defragment your hard drive, and update drivers are worthless and often do more harm than good.

PC Matic claims they got 100% on test scores from PC Magazine. My article referenced a quote from *PC Magazine* that read, "PC Matic scored highest in the latest test, with 94.75%, but failed overall due to many

false positives." That means they

PC Matic claimed they were "unable to find the quote referenced by Mr. Fisher." They got me there. The exact quote is no longer there for some reason. PC Magazine now says, " (PC Matic) failed the VB100 test over and over (due to false positive alerts)." So they still failed.

The justification for the "fail" statement from PC Magazine is that anyone can write a 100% effective antivirus program by simply blocking changes to your computer. That's what PC Matic does: It uses a "whitelist" of programs that have been deemed safe in their tests. So it is true that they scored 100% in preventing some infections on some tests. But that is because they lock your computer down so hard as to make it unusable. That's why they "fail" in independent tests.

I didn't even mention the

fact that one of the testing websites they use to "prove" their awesomeness is called "Av-Comparatives." PC Matic actually paid them to test their program which should make anyone skeptical of the results. Not only that, but PC Matic actually got to choose which programs they were compared against. Nonetheless, that test also highlighted PC Matic's record-breaking number of false positives. Sorry (not sorry), PC Matic; your antivirus program started out as junk and is still

7

Jim Fisher owns Excel Computer Services in Florence. Reach him at www.ExcelAL.com



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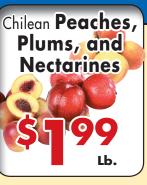


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by Dr. Steve Hammack

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For example, the link

Can pigs fly? Did "Bear" between stroke and gum Bryant walk on water? Do disease often follows the the conditions of your oral following path: inflammation in the patient's gums enters health? One of these is the bloodstream, leading to inflammation of the arteries. Left untreated over time, this causes the arterial walls to harden, resulting in poor blood flow to the brain and eventually stroke. Have I scared you yet? Or at least gotten your attention? Well relax!

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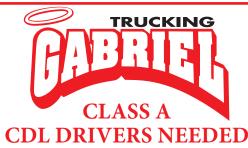


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#### Shorts...

#### 3,825 Items for Shelters

**Continued from Page 2** 

pet food and supplies designated to support local animal shefters. Our Helping Hand volunteers were also allowed to set up oneday collection points at Walmart stores in Athens, Hartselle, Madison and Muscle Shoals in support of Shelter Share.

"Through these past six years of Shelter Share, we've learned quite a bit about the needs of our local shelters, said Macke Mauldin, President of Bank Independent and CEO of its parent company BancIndependent, Inc. "Most rely heavily on donations to meet the daily needs of the animals in their care. We are pleased that once again, our community has come together to lend support to our local shelters."

## Academy's Tie with B.A.S.S.

BIRMINGHAM. - Academy Sports + Outdoors, one of the country's leading retailers of hunting, fishing and outdoors equipment, has announced a partnership with B.A.S.S. that will help both organizations continue to grow the sport of fishing for years to

Academy will serve as the presenting sponsor for the Bassmaster High School Series, which has four regular-season events and a year-end national championship scheduled on Takes around the country this year. The tournaments are set for South Carolina, Alabama, Arkansas, California and Tennessee. They are expected to draw thousands of young anglers who are just getting their start in competitive fishing.

Academy will also serve as the presenting sponsor for the popular Bassmaster All-American and All-State teams. These teams are being decided by judges based on nominations from around the country.

"We're excited about our expanded partnership with B.A.S.S. and the ability to support youth anglers in their enjoyment of the outdoors," said **Lawrence Lobpries**, Academy Sports + Outdoors' Vice President of Marketing. "This sport

See SHORTS on Page 18

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#### **Payment Triggered** for Dairy **Farmers**

WASHINGTON-The U.S. Department of Agriculture's Farm Service Agency (FSA) announced this week that the January 2019 income over feed cost margin was \$7.99 per hundredweight. This triggered the first payment for eligible dairy producers who purchase the appropriate level of coverage under the yet-to-be established Dairy Margin Coverage (DMC) program.

DMC, which replaces the Margin Protection Program for Dairy, a voluntary risk management program for dairy producers that was authorized by the 2018 Farm Bill. DMC offers protection to dairy producers when difference between the all milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer.

Agriculture Secretary Sonny Perdue announced last week that sign up for DMC will open by mid-June of this year. At the time of sign up, producers who elect a DMC coverage level between \$8.00 and \$9.50 would be eligible for a payment for January

Additional details about DMC and other FSA farm bill program changes can be found at farmers.gov/ farmbill.

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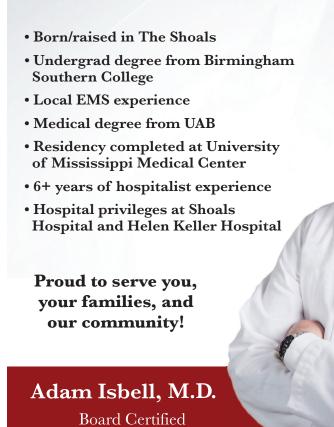
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2004 Chevy Tahoe	White
1999 Chevy Tracker	Silver
2004 Chrysler Pacifica	Gray
1987 Dodge Ram-50	White
1991 Ford Escort	White
1998 Ford F-150	Red
2008 Ford F-150	White
2015 Ford F-150	Black
2007 Honda Fit	Black
2006 Ford Focus	Black
1995 Ford Ranger	White
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2004 Lincoln LS	Gray
2004 Isuzu Rodeo	Black
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1987 Mercury Cougar	Tan
1998 Mercedes M	Green
2001 Mitsubishi Montero	Maroo
1997 Mercury Sable	Red
1998 Mercury Tracer	Silver
2002 Nissan Xterra	Silver
1994 Oldsmobile Cutlass	White
1998 Pontiac Grand Prix	White
2004 Pontiac Grand Am	Red

2007 Volkswagon Beetle

1GCDC14Z0NZ172202 1GCDC14K9RZ142009 1GCDC14K9RZ142009 2G1WC58R379367582 1G1ND52F65M178755 2CNBE1861Y6907136 2C4GM68424R619255 JB7FL24D7HP058409 1FAPP14J2NW150365 2FTZF1722WCA66568 1FTPW1ZV29FA07392 1FTEW1EP6FFA48141 JHMGD37497S044931 1FAHP34N46W204236 1FTCR10U1SUC21193 1HGCG5641WA260136 1LNHM87A24Y626172 1LHM87A24Y660936 4S2CK58Y444306510 4F2YU07121KM40314 1MFRM6037HH618759 4JGAB54E5WA002813 JA4LS21H11P062811 1MELM50U2VA627803 1MEFM13P7WW619616 5N1ED28T82C586402 1G3AG55M2R6362520 1G2WP52K1WF337353

<u>Vin#</u> 2G4WS52J9Y1113383

11/16/2018 1/27/2019 1/27/2019 1/27/2019 1/19/2019 11/17/2018 1/6/2019 1/26/2019 9/15/2018 1/26/2019 1/20/2019 1/20/2019 1/26/2019 7/5/2018 1/2/2019 1/29/2019 11/23/2018 9/24/2018 9/8/2018 2/1/2019 1/27/2019 1/25/2019 1/30/2019 1/27/2019 9/15/2018 9/27/2018 11/19/2018

Tow Date Location Broadway Street, Sheffield Hwy 43, Littleville Hwy 72, Tuscumbia North Milton Street, Tuscumbia 1/27/2019 11/1/2018 2/8/2019 Gilbert Lane, Cherokee ghway, Sheffield Hwy 247, Tuscumbia 2nd Street/Main Street Lagrange Mtn Rd Hwy 43/Springvalley Rd Ricks Lane, Leighton Woodmont Drive, Tuscumbia 2nd St/Knat Pond Rd Shop Pike/14th Street Hwy 72, Cherokee Hwy 43/Hwy 72, Tuscumbia County Line Road 2nd Street

Jackson Highway Highway 72, Tuscumbia Jackson Highway Highway 43, Littleville Highway 72, Leighton King Street, Sheffield Barnes Lane, Cherokee Highway 43, Tuscumbia North Pike, Tuscumbia East 10th Street, Tuscumbia 18th Street, Sheffield Lincoln Ave, Leighton

Andy's Wrecker Service does not make any warranties expressed or Implied as to the mechanical condition, mileage, year, make, model or related paper work on any vehicle. Andy's Wrecker Service has provided as much information as possible for the buyers' convenience on all vehicles. We will not guarantee the accuracy of Information on any vehicle. Vehicles are sold as is, no warranties or quarantees. All sales will be final and must be paid for on the day of the sale, seller also expressly reserves the right to bid and purchase at the public sale For information or questions pertaining to any vehicle please contact

1G2NF52F24C245787

3VWPG31Y37M421683

Andy Wayne Smith 256-627-8565 or Pam Hallmark 256-483-8565.

#### **Medicare Minute**

#### "Mail, Calls and Door Knocking"

WARNING!! If you are turning 65 over the next few months you will be inundated with mail, phone calls and sometimes people actually knocking on your door. These are just three of the ways companies market Medicare health and drug plans. Over the next couple of weeks, we will look at different marketing methods and what the companies are trying to accomplish with each.

Phone calls - Supplement companies are well known for making out bound calls to people turning 65. Once they have you on the line, they're only objective is to sell you a Medicare plan. It's perfectly ok to sign up over the phone but, if you have a problem with the plan you enrolled in, your agent may be in Florida or California and unwilling to help you. Also, if you ever fill out a request for information online, that request is immediately sent out to several agents and the phone calls will double.

Door knocking - I've never understood why anyone would buy something as important as their Medicare health plan from someone who showed up unannounced at their door. People who market door to door are usually out of town agents. They will buy the same list that direct mail companies buy and literally find your house and knock on your door. It is not a good idea to buy this way for a couple of reasons. First, are you willing to trust someone who shows up at your door with your personal information, such as Social Security number and checking account information. Secondly, it can be dangerous!! Any law enforcement person would advise you to never allow someone you don't know into your house.

The solution to this is to find a local agent that can help you. They will make sure you get the right plan and you'll be able to find them if you need them.

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.



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

HALE LAWNCARE, INC. ALL your lawn care needs plus Pressure Washing. Licensed and Insured. 256-366-9057

DOG OBEDIENCE: Five week course starts April 4th, 6 pm, \$125 Private or Boarded Training also available. Sherrie's Pet Resort 256-760-1777

#### **DENTON'S NINE TRAINING**

Dog and Puppy obedience classes are being offered on Thurs., March 28th at 6 pm. Call 256-710-4415

NISSAN: MURANO, 2006 FIRST owner. 90,000 miles, 4 wheel drive, white/tan, well maintained. \$3,100. 478-449-5906, Muscle Shoals.



1986 \$5,000. Convertible. Low mileage, needs a little work. Red with white top. 256-483-8352, leave message

**CHEVROLET: TRACKER, 2001 \$1,500.** Rebuilt title. 256-324-8042

#### DAVE'S DIRT

LAND CLEARING, cleanup, demolition, Dozer, Trackhoe, Skid steer, and Backhoe work. 256-810-0820

2 LARGE PORTABLE DOG carriers, great shape, \$30 each OBO. Decatur 256-754-4445.



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We are a small-group assisted living facility in a quiet country setting just 10 minutes from the heart of Florence. Our small size and cozy atmosphere set us apart and make us feel like home.



Come see what the Shoals' newest assisted living facility has to offer!

2001 County Road 394, Killen 256-757-2104

#### ABANDONED VEHICLE SALE

THE COLLISION CENTER TOWING

3110 NORTHINGTON CT. • FLORENCE, AL • 256-766-4080 Abandoned Vehicle Sale Friday, March 29, 2019. Bids will be taken on Friday from 8am-4pm. Cars must be paid for by Monday, April 1, 2019 and picked up by Wednesday, April, 3, 2019.

#### SOLD AS IS WITH NO GUARANTEE OF A TITLE • CASH ONLY

YEAR/MAKE/MODEL	COLOR	<u>VIN</u>
16 Jeep Renegade	Black	ZACCJABT5GPC63807
04 Ford Taurus	Gray	1FAFP55S94A190898
04 Dodge Caravan	Black	1D4GP24R64B598249
07 Pontiac G6	Red	1G2ZF58B774103934
14 Dodge Charger	White	2C3CDXBG9EH170627
00 Ford F150	Maroon	1FTRF17WXYNA48013
08 Mercury Marquis	Gray	2MEFM75V78X662911
07 Chrysler 300	Black	2C3KA53G67H885407
93 Ford F150	Red	1FTEX15N1PKB12543
05 Chev. Impala	Gold	2G1WH52K859256181
01 Ford Taurus	Maroon	1FAFP55U21G205493
07 Toyota Corolla	Black	2T1BR30E47C783268
04 Jeep G. Cherokee	Black	1J4GW48S14C202533
01 Toyota Tacoma	Black	5TEGN92N81Z765830
00 Jeep G. Cherokee	White	1J4G248S5YC148770
05 Mercury Mariner	Black	4M2YU56115DJ25653
06 Cadillac DTS	Black	1G6KD57Y06U108984
95 Jeep Cherokee	Red	1J4FX58S1SC662027
10 Chevy HHR	Blue	3GNBAADB8AS517233
02 Ford Ranger	White	1FTYR44V62PB28565
07 Kia Sportage	White	KNDJF724477301187
06 Nissan Altima	Blue	1N4AL11D96N306831
05 Ford Focus	Gray	1FAFP34N35W295960
00 Ford Taurus	Green	1FAFP55U4YG255757
08 Jeep Compass	White	1J8FT47W28D669807
99 Ford Explorer	Red	1FMZU34E7XZA11467
92 Honda Accord	Black	1HGCB7656NL014382
05 Dodge Status	Silver	1B3EL46X35N509861
06 Chrysler T&C	Silver	2A4GP64L66R926719
02 Ford Taurus	White	1FAFP55UX2A129560
96 Pontiac Firebird	White	2G2FV22P7T2206988
94 Geo Prism	Red	1Y1SK5368RZ051816
?? Nissan Maxima	Gray	1N4BA41E28C818238
95 Chevy Camaro	Orange	261FP2ZPX52105859
93 Nissan Quest	Red	
03 Jeep Cherokee	Tan	1J4GW48573C542266



Medical Associates of the Shoals is now caring for patients at our additional location, the former **Greenhill Family Clinic** 



Physicians (L-R): Jack M. McLendon, MD. FACP • Randy M. Pounders, MD. FACP • Jeremy Thompson, MD. FAAFP Joshua D. Vacik, MD, FACP • J. Brad McAnalley, MD, FACP • Courtney Bowen, MD • Brian C. Richards, DO



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Misty Robertson, CRNP

#### - CLINIC HOURS -

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to schedule an appointment



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## **Rushing Through** the Rebuild Bill

labama Senate Pro Tem Del Marsh (R-Anniston) said in a radio interview on March 6, "We're not rushing this thing." He was referring to the Rebuild Alabama infrastructure bill initially proposed by Gov. Kay Ivey only a week earlier.

 $\ln A$ 

Fev

Words

**TOM MAGAZZU** 

**Editor** 

Well, someone rushed it, because less than a week later it has passed the House, 84-20, the Senate 28-6, and was signed into law by Ivey on March 12.

That should make us nervous. It would be hard for a bipartisan bill simply acknowledging that the sun sets in the west each evening to get through that

The new law will raise infrastructure revenue by adding 10¢/gallon to gas prices at the pump over

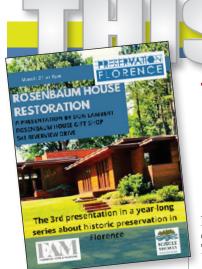
a 30-month period. This begins with a 6¢ bump October 1. The bill also assesses an annual fee for electric and hybrid vehicles. It also allows for openended incremental 1¢ increases every other year into perpetuity AND a \$3 increase in your license and registration fees EVERY TIME you renew your driver's license.

It is true that state roads and bridges are deteriorating faster than we can repair

#### See RUSHING THROUGH... on Page 30

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Courier Journal



Exploring Our Local

March 23

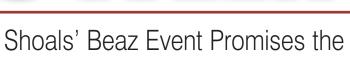
## F.L. Wright Museum

FLORENCE - The Frank Wright-designed Rosenbaum House is a Florence icon. The house was built in 1939 for Stanley and Mildred Rosenbaum, and it is one of the best examples Usonian

architecture March 21 in the nation.

Usonian architecture is a Frank Lloyd Wright concept which relies on an organic method of building. Built into

See HOUSE.. on Page 26



## **Belly Laughs**

FLORENCE — Nationally-recognized comedian, Killer Beaz, will help raise money for the historic Shoals Theatre in downtown Florence with a show on Saturday, March 23 at 7pm. Beaz is an Andalusia native and is best known for his

> knack for comedy from an early age. When he was four, Beaz lived in a funeral home where he learned that he could make the sad people he saw, laugh and smile. With many thousands of radio, television and stage appearances, Beaz has now been entertaining audiences

a high-energy, edgy, and "everyman"

style of humor comedy. He had the

for over three decades.
The accomplished guitar player said,

BEAZ... on Pg 30

buried in Russellville's Old Town Cemetery and Sadler Cemetery to give personal information and stories about their ancestors for a cemetery tour. This will be part of Russellville's Bicentennial Celebration. Contact Doris Hutcheson: 256-332-4085 or dorishutcheson@msn.com or Chris Ozbirn at 256-332-8827 or archive@hiwaay.net

2019 COLBERT COUNTY

**SCHOOLS COLLEGE** 

Wednesday, March 20 at

5pm in the Board Room of

Education, Hwy 72 next to

Launch Point Church. This

is the first ever county wide

college signing day with all

three high schools for all

seniors that are going to

college, not just those who

are receiving scholarships.

This will be a day to celebrate our seniors and

provided.

their accomplishments.

Light refreshments will be

**RUSSELLVILLE'S** 

**BICENTENNIAL** 

COMMITTEE

descendants of people

is searching for

the Colbert County Board of

SIGNING DAY - is

#### FREE GARDEN SUPPLIES

will be offered to qualifying households within lowincomes living in Franklin, Colbert, and Lauderdale counties. Sign up until March 26. Call 256-248-1921 Monday-Friday between 1-4pm only. The program is sponsored by Community Action Northwest Alabama, TVA Retirees, BVI, and Southwire.

#### KillerBeaz.org Get your Season Tickets. Call 256-765-5466 or www.roarlions.com SOFTBALL **BASEBALL** TUES. MAR. 19 • 5PM **TUES. MAR. 19 • 2PM** Alabama State **Tennessee Tech** Hilda B. Anderson Softball Stadium Mike D. Lane Field **Florence Florence MAR. 23-24 MAR. 22-24** North Florida **Kennesaw State**



Hilda B. Anderson Softball Stadium

**Florence** 

Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must include name, address and phone number for verification.

(Only name and town will be published.) Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers or a majority of readers. Please submit typed or neatly written letters to: Editor-Courier Journal by Mail or in Person

219 W. Tennessee St., Florence, AL 35630

• e-mail: editor@courierjournal.net

• FAX- 256-760-9618

#### Do Jobs, Serve Us

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It is not the job of our elected officials to impeach the current president. That responsibility is ours in November of 2020.

They need to do their jobs by serving us.

Eva Lee Sheffield

These contractors fund the lobbyists in Montgomery.

#### **Steamrolled Through**

at Kennesaw, GA

Alabama has had our share of corruption in politics. However, the way this gas tax was rammed through may be a record. Almost every major lobbying group in Montgomery was for it. Our State Representatives are bought and paid for by them.

A Special Session was called by Governor Ivey, and both the House and Senate complied. They proceeded to steam roll it through in under a week, so fast that most people had no idea what the bill really said. This was planned by both Houses and Governor Ivey. She said, "All the freshmen who ran for House and Senate were indeed briefed on the need for an infrastructure bill well before they were elected," Ivey said. "And they were vetted by the House and Senate leadership. If they were not for increasing the gas tax for infrastructure, they were not encouraged to run." Vetting should be the voters' job, not Speaker Mac McCutcheon's, or Senate Pro Temp Del Marsh's. The will of the people has been directly thwarted by those

The only people this gas tax may be good for are big business highway contractors or dredgers of Mobile Bay. It is not good for working Alabamians. Fifty percent of the money coming to the counties is required to be spent with contractors that are required to be submitted by the Association of County Engineers. The plot deepens because this bill also requires the state to pay county engineers out of state funds. The corrupt state wanted to pay the county engineers to gain their allegiance and influence. They

See LETTERS... on Page 29

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USED AIR CONDITIONING **HEAT** pump and condensors for sale. Lic. #99015. 256-335-0271

TWO BURIAL PLOTS, SIDE-BY-SIDE, Roselawn Decatur, AL, lot#138, Section 12, Good Shepherd, block-C, plot# 3&4, \$4,000 both, 404-431-9158

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#### A Godly Sorrow

2 Corinthians 7:10 "For godly sorrow worketh repentance to salvation not to be repented of: but the sorrow of the world worketh death." A Godly sorrow not only includes "what you have done," but "what you are." We are all natural born sinners in a sinful body. A sinner cannot save or help God save themselves or another sinner. God has never imputed the power of salvation to any person or church on this planet. We can preach the gospel of the grace of God through faith in the blood of the lord Jesus Christ and warn them about hell and the coming judgment, but the power of saving a soul, God has

never put in the hands of any man. You might have lived a rotten life and been a bad example and if you persist on living that way, you will help your family and others you know wind up in hell with you. You can change. If you will, you can ask God to forgive your sin, and receive Jesus Christ as your Saviour, and ask Him to save your soul. Seems like friends of mine are dying every few months. Don't become a victim of the devils devices and let him claim your soul at death. Become a man and lead your family to God.

One of my dear brothers a couple of weeks ago at a testimonial service spoke on the subject of his experience with "white trash Christians". God doesn't miss anything. Hebrews 4:13 "Neither is there any creature that is not manifest in his sight: but all things are naked and opened unto the eyes of him with whom we have to do." If you are going to hell, don't take your family with you. If you are saved, start living for God. Don't be a "white trash Christian". If you are lost, your chances are running out. Today or tomorrow might be your last day. If you refuse to get saved, you will regret it for eternity. You don't have to play games or gamble with your soul. Facing God is just one heartbeat away. You must be saved. Won't you come to Jesus Christ? Is your sin that precious that it's worth going to hell for? Your children are watching you. Lead your home and family to God while you are still breathing. **Hebrews 9:27** "And as it is appointed unto men once to die, but after this the judgment:"

#### Bill Bishop, Pastor

**Beacon Baptist Church** 

Rogersville • 256-247-7733 1.2 miles north from red light on Hwy 207 on left Sunday services at 10am and 11am and 6pm Visitors welcome!



#### Mutual

as marriages have been in trouble. I have listened and prayed. My major thought has been that I wish that they had gotten advice and instruction sooner – earlier in their marriages. What has been clear is they that have not been couple-focused, committed to creating family, or kind to each other. To reword this, one or both people have kept themselves reserved in some way from the relationship. Through the years, I have seen this many times in many ways. Maybe one person is very controlling – perhaps jealous – perhaps demanding all things be done the way they think it should be done. This can be the man or the woman. When you are controlling, you are not fully in the relationship. Relationship is give and take - care and concern for the needs of someone else. Control stifles relationship.

Recently I have watched Maybe the reserving from relationship takes the form of not sharing finances or last names or sleeping in separate rooms. Of course snoring, professional schedule, or many other reasons might be valid causes for this separatism. However, in many cases, hesitance, reservation, mistrust, or fear of giving self might be the truer reason. Maybe reservation to relate fully - trust - comes from being mistreated. Maybe mistrust gives way to retaliation. Hurt on top of hurt – both directions. Mess upon mess. People get pulled into both sides. Bad upon bad. Hearts harden.

What if there had been instruction, help in the beginning, about how to be a couple? Reminders and advice on how to be kind, step over self, love, listen, argue, and give. These are the foundations of relationship. And honesty and selflessness

Humility and forgiveness

collaboration, interaction and forestall any movement to center where spirits meet. Here are some opposite statements: "Don't be argumentative." "Put self on the shelf." "Be vulnerable." "Protect the other person."
"Suffer the loss." "Love in spite of." "Be open."
"Don't lie." In order to be able to do these things, one has to be with someone he or she trusts. In order for that to happen you have to know with whom you are interacting. Know them. Not the surface person -Oh he's got money, she's suggestions to CatnKids1@ got legs, or he's a Christian. gmail.com

are the foundations of trust. But how does he really act? What about her home make it all possible.

"I deserve..." "You don't need to know..." "Why should I..." Such statements impede cooperation, all shows in the should in the following training? How does he treat others? How good is she at relationships? Do people trust him? Why does all of my family disapprove? Do the shows the should be at the should be shown in the should be shown in the should be should I feel beat down or freed up to be me? How does he treat me? Am I a savior in this relationship? Can I trust her with my all?

The point is – make a sound first choice not just based on emotion and desire. Then perhaps the relationship will be built on mutual trust and love, and you won't have to protect yourself, hedge your love, and keep a part of yourself reserved away from the relationship. Be in relationship with a giving person. Be a giving person.

Email comments of



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1. To qualify for this offer, you must have a new or existing Platinum Savings account and enroll the account in this offer between 01/21/2019 and 03/22/2019. This offer is subject to change at any time, without notice. This offer is available only to Platinum Savings 1. To qualify for this offer, you must have a new or existing Platinum Savings account and enroll the account in this offer between 01/21/2019 and 03/22/2019. This offer is subject to change at any time, without notice. This offer is available only to Platinum Savings account and enroll the account in this offer between 01/21/2019 and 03/22/2019. This offer is subject to change at any time, without notice. This offer is available only to Platinum Savings account and enroll the account in the offer. However, for any day during that 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 months period of 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 month period of 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 month period of 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 month period of 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 month period of 12 months, starting on the date the account is enrolled in the offer. However, for any day during that 12 month period of 12 months, starting on the date the account is applied to the enrolled savings account in a daily account balance is less than the \$25,000 minimum, the Special Rate will be applied to the enrolled savings account in 42 months, starting on the date the account start and APY for a Platinum Savings account in Az with an account balance of \$100,000 and above is 0.10% (0.10% APY), \$25,000 to \$99,999.99 is 0.10% (0.15% APY), and with an account balance of \$100,000 and above is 0.10% (0.10% APY), and for Platinum Savings account in PA with an account balance of \$100,000 and above is 0.10% (0.10% APY). Each tier shown reflects the current minimum daily collected balance required to obtain the applicable APY. Interest is compounded daily and paid monthly. The amount of inter to earn the advertised APY. Public Funds and Wholesale accounts are not eligible for this offer. APY assumes interest remains on deposit until maturity, Interest is compounded daily. Payment of interest on CDs is based on term: For terms less than 12 months (365 days), interest may be paid monthly, quarterly, semi-annually, or at maturity (the end of the term). For terms of 12 months or more, interest may be paid monthly, quarterly, semi-annually, or at maturity (the end of the term). For terms of 12 months or more, interest may be paid monthly, quarterly, semi-annually, or annually. A fee for early withdrawal will be imposed and could reduce earnings on this account. Special Rates are applicable to the initial term of the CD only. At maturity, the Special Rate, unless the Bank has notified you otherwise. Due to the new money requirement, accounts may only be opened at your local branch. Wells Fargo reserves the right to modify or discontinue the offer at any time without notice. Offer cannot be combined with any other consumer deposit offer. Minimum new money deposit requirement of at least \$25,000 is for this offer onsumer deposit offer requirements and qualify for any other consumer deposit offer. If you wish to take advantage of another consumer deposit offer requirements and qualifications. Offer cannot be reproduced, purchased, sold, transferred, or traded. 3. The Portfolio by Wells Fargo program has a \$30 monthly service fee, which can be avoided when you have one of the following qualifying balances: \$25,000 or more in qualifying linked bank deposit accounts (checking, savings, CDs, FDIC-insured IRAs) or \$50,000 or more in any combination of qualifying linked banking brokerage (available through Wells Fargo Advisors, LLC), and credit balances (including 10% of mortgage balances, certain mortgages not eligible). If the *Portfolio by Wells Fargo* relationship is terminated, the bonus interest rate on all eligible savings accounts, and discounts or fee waivers on other products and services, will discontinue and revert to the Bank's then-current applicable rate or fee. For bonus interest rates on time accounts, this change will occur upon renewal. If the *Portfolio by Wells Fargo* relationship is terminated, the remaining unlinked Wells Fargo Portfolio Checking or Wells Fargo Prime Checking account will be converted to another checking product or closed.

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## **Rowe Hosts Flower Arranging Demonstration for Belle Mont**

from

more

TUSCUMBIA-Susan will follow. Rowe, of Flori Designs in Florence, will share secrets and successes in flower arranging during a special luncheon program and demonstration at Belle Mont Mansion on Wednesday, March 27. Beginning at 11:30am, guests will have the opportunity to browse the through circa 1828 home, viewing Susan's beautiful floral arrangements placed the period furnishings of the museum museum. Luncheon and the floral demonstration

arrangements often favored by florists, Rowe prefers a natural display. Her style is best described as symbiotic, meaning it holds a relationship with the surroundings. Relying upon flowers available in the garden, her demonstration of flowing arrangements techniques and creating them may be

Susan husband, Rowe, are the husbandand-wife team, well-known for their artistry in wedding photography. In 2018, recognizing the extra dimension she could bring to their business by providing beautiful flowers and arrangements, launched Flori. Recently their combined talents were utilized to produce a pictorial book.

Ninon Parker, Director of Belle Mont said, "Those who are acquainted with Susan Rowe know that she is indeed an artist with flowers! We are delighted

that she graciously offered to assist offered assist Belle Mont's programming providing this floral demonstration for our guests." Advance registration is required. Cost is \$30, which includes

Tickets are limited. Call 256-381-5052 to make your reservation, then mail checks payable to Colbert County Historical Landmarks Foundation or CCHLF, for Belle Mont Floral Event, P.O. Box 406, Tuscumbia, AL 35674.

For more information: 256-383-5052 or 256-710-9081. bellemontmansion.org or www.preservealabama. gov/properties/ bellemont. Follow on facebook.

Departing formal floral demonstration and a catered boxed meal served among flowers on the courtyard at Belle Mont. Also included will be a tour of the historic home. Proceeds benefit Belle Mont, which is replicated at home. owned by the Alabama and Abraham Historic Commission and operated by a local non-profit foundation dedicated preservation.

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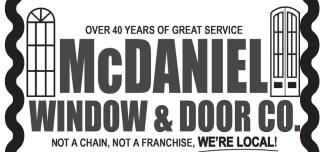
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#### Shorts...

#### Academy's Tie With B.A.S.S.

**Continued from Page 11** 

is built around passion for the outdoors. Academy's strong assortment of fishing equipment and value help anglers of all skill levels create fun experiences on the water."

Lake Guntersville will host a high school B.A.S.S. event March 30.

#### Florence Team to State Games

MUSCLE SHOALS– Florence City Schools had 40 athletes to participate in the local 2019 Special Olympic Games hosted at Muscle Shoals High School. All 40 athletes placed 1st, 2nd, or 3rd in their various track and field events. This qualifies all the athletes for the Special Olympics State Games in Troy May

These athletes received support from friends, teachers, parents, families, principals, therapists, and School Resource Officers. After the athletes marched into the stadium, Florence's very own KeiShawn Williams opened the games with the Pledge of Allegiance.



#### **Elks Present Check to FLAS**

FLORENCE-Cheryl **Jones**, director of the Florence-Lauderdale Animal Services (FLAS) was presented with a \$500 check last week from members of Elks Lodge 820. Mike **Daugherty**, Exalted Ruler, and **Charlie** Wright, Secretary, made the donation to Jones (above) on behalf of the Elks Lodge.

"This generous donation will provide bedding for the shelter animals," Jones said. We are incredibly grateful to the Elles Ladge \$20 to the Elks Lodge 820. In addition, they have allowed FLAS to hold adoption events on their property," she added. Florence Elks Lodge

820 has distributed \$12,000 to various organizations in the Shoals to date.

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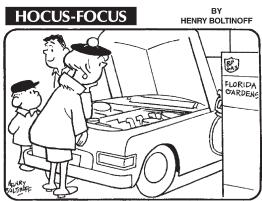
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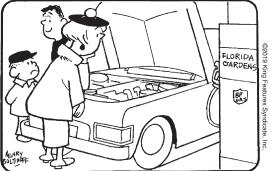
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THE BOLD AND THE to convince Ben that they **BEAUTIFUL** After speaking to Ridge, Brooke booked a flight home to L.A. Eric explained to Thomas that Thorne left town to work through his grief from losing Darla and Aly. Later, Thomas was touched when Douglas told him that Hope had been telling him stories. Now that Thomas was in town for good, Taylor pleaded with Steffy to stay so that the whole family could be together. Thomas told his parents the truth about what was happening in NYC. Everyone noticed a real change in Bill, especially Katie, who told him he was becoming the man she once knew. Wait to See: Hope and

Douglas play Go Fish.

DAYS OF OUR LIVES Marlena saw someone from her past during her out-ofbody experience and then was caught in a tug-of-war for her soul. Eric made a promise to God to stay away from Sarah if Marlena lived. Diana worried that there might be evidence showing that she tried to poison Marlena. Ciara tried

should get back together. Leo tried to get some inside information from Brady. Ben and Ciara found themselves in a dangerous situation when gunshots were fired at the mansion. Jennifer put Jack on the hot seat during a tense interview. Tripp suspected that Claire had been lying to him. JJ offered to marry Haley. Wait to See: Tripp drops a bombshell on

**GENERAL HOSPITAL** Sonny was willing to die for those he loved. Michael spent quality time with Mike. Sasha had a heart-to-heart talk with Peter. Jordan tried to be optimistic. Sonny gave an extraordinary command. Ava went in search of some tough love. Liz was deeply conflicted. Oscar anxiously waited for his results. Julian made a care package for Kim. Carly grew more and more concerned. Chase made plans for the weekend. Kristina attempted to prove her commitment to Shiloh. Alexis cautioned Julian. Laura couldn't shake her anger. Felicia had a hard time forgetting the past. Mac lost his temper. Willow made a rash decision. Griffin found an outlet for his anger. Kevin had a rude awakening. Wait to See: Sonny and Alexis discuss their predicament. THE YOUNG AND THE RESTLESS The

morning after his wedding to Summer, Kyle awoke wanting to go see Lola, but a nervous Summer asked him to stay for a while. Later, they went to the hospital together,

surgery to donate tissue to Lola. Meanwhile, Mia called Arturo away to blackmail him, reminding him of how they slept together the night of the snowstorm. Mia threatened to tell Abby about it unless Arturo convinced Rey to take her back. At the hospital, Abby pressured Kyle to confess that Summer

where Summer underwent was Lola's donor, but Kyle respected Summer's wishes to keep it secret. The tension began to dissipate when Nate revealed that the surgery went well for Lola, but Summer hadn't woken up yet. Wait to See: Cane gets a reality check.

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### Killer Beaz...

#### **Continued from Page 14**

believe musicians be the greatest communicators. They touch our hearts without the restraints of language, or visual effects.

One night, while playing a solo when he was younger, someone shouted, "That was Killer, Beaz!" The name stuck. When he made the move to the comedy stage, he took the name with him.

Beaz is now an award-winning artist. He has been signed with both Sony and Warner Brothers Records, and he has received a long string of favorable reviews.

Killer Beaz is currently guest-starring in his third season of the Discovery Channel's series, hit Moonshiners, while also touring the country and performing on the high seas. He is about to release an upcoming video series of clean comedy entitled, Killer Beaz PRESENTS. The series features the standup of Beaz and outstanding comics handpicked from all over the country.

"I love the art of stand-up comedy, the performance, the snorts, the convulsive laughter in unison, and seeing the room absolutely erupt in laughter and fun. It's fun to me, and I have a ball at my shows," he said. "I enjoy affecting the room, making people belly laugh with tears rolling down their face, and then seeing joyous anticipation as audience members can't wait to hear what is next. There is such delight in that! I love my job."

Shoals Theatre manager, Steve Price, said the special event is a fundraiser for ongoing improvements at the theater. Previous fundraising concerts have helped the theater purchase new curtains and to upgrade the theater's sound system. One unplanned expense last summer was the replacement of two HVAC units that were mounted on the roof.

"It's an old building that's constantly in need of repairs and upkeep, he said. "It's a jewel trying to preserve it."

Tickets are \$30 VIP, \$25 Orchestra, and \$20 Balcony and are available through the Shoals Theatre box theshoalstheatre. office, org,killerbeaz.org, or by calling 256-764-1700 for information.

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#### Notes.

#### **Continued from page 4**

The Collaboratory is Florence-Lauderdale Public Library's makerspace. Several events are coming up soon!

The new adoption fee for the animals remaining at the current Florence Animal Shelter is \$25 per animal. And if your new buddy is not spayed or neutered, we will help you take care of that at no extra charge!. You can visit the Shelter at 702 E. College Street in Florence. Hours of operation are: Monday-Thursday 10am-5pm; Friday 10am-7pm; Saturday 11am-5pm.

There is a full house of potential best friends, and each of them would love to have their own forever home with you. The Shelter will soon be moving to a new building in the Florence Industrial Park, so the shelter needs to find homes for all their four-legged friends before the big move. You can adopt, foster, foster adopt, or rescue any of the animals. Please visit us and adopt your new best friend before the move.

**Book Talk/ Signing** at Florence-Lauderdale Public Library - "Crazy Horse, The Lakota Warrior's Life and Legacy" on Tuesday, March 19, 5-7pm Crazy Horse Family elder Cloyd Clown Sr and author William Matson will visit FLPL to discuss and sign their book "Crazy Horse: The Lakota Warrior's Life and Legacy," which is based on the family's oral history.
In the book, the Edward Clown family,

nearest living relatives to the Lakota war leader, presents the family tales and memories told to them about their famous grandfather. In many ways the oral history differs from what has become the standard and widely accepted biography of Crazy Horse. The family clarifies the inaccuracies and shares their story about the past, including what it means to them to be Lakota, the family genealogy, the life of Crazy Horse and his motivations, his death, and why they chose to keep quiet with their knowledge for so long before finally deciding to tell the truth as they know it.

The March Meeting of the North Alabama Civil War Round Table will be held on Tuesday, March 19 at the Florence Lauderdale County Public Library at 5:30pm. Our speaker this month will be Lee Freeman, local historian at FLPL, who will present "Brothers In Arms: Florence Alabama, during the Civil War.'

The public is cordially invited to attend this informative meeting to learn more about the wealth of history in our

Monthly Covered Dish Lunch and **Program** at the Zip City Community Center, 10511 Hwy 17, Florence, on Thursday, March 21 at 11:30am. Please bring a covered dish. Everyone is

The Russellville Bicentennial Committee invites everyone to a free tour of four historic churches on Friday, March 22. Meet at First Baptist Church at 213 North Jackson Ave. at 8:45am. The first 31 people can ride the church bus. Others can carpool. Hosts and hostesses at each church will give a special presentation about their church's history and musicians will play. Refreshments will be served at the conclusion of the tour at First Baptist. The tour is expected to end around noon. All es are handicapped acc For more information, call Chris Ozbirn at 256-332-8827

Lauderdale County Sheriff's Posse will have their 4th Annual Spring Trail Ride Fundraiser on April 6 at Coats Farm in Florence. The ride is from 9am-1pm. Cost is \$15 for adults and \$20 for a family includes Children under 12 years old. A hamburger/hotdog lunch will be available for purchase starting at 11:30. Non-rider and children are welcome! For more information and directions go www.TheSheriffsPosse.org and click on Events or call Lt. Amy Coats 256-740-7086.

Fourth Saturday Breakfast at the Zip City Community Center, 10511 Hwy 17. Florence, March 23 from 6-9am.

Menu includes eggs, sausage, bacon, biscuits, gravies, grits, juice and coffee. Adults \$6, children 10 and under, \$3.

See NOTES... page 38



#### The Lauderdale County School System

will be accepting applications from

April 1, 2019 through April 29, 2019 for the following **TOPS Preschool Programs for the 2019-2020 school** year: Brooks Elementary School, Lauderdale County High School, and Wilson High School.

Parents who live within the Lauderdale County School district may pick up and return an application at the preschool site closest to where they live.

Typical peers will be determined through a drawing process. The drawing will be held the first week of May, 2019. Names not drawn will be placed on a waiting list. Three-year-olds will go two days per week (Tuesdays and Thursdays), and Four-year-olds will go three days per week (Mondays, Wednesdays, and Fridays). There is no tuition charged for attendance at the TOPS Preschool programs. Applications will *be available at www.lcschools.org.* All typically developing peers must go through the application process to attend the TOPS Preschool Program.

Children who qualify for special education services, do not need to go through the application process. Their services will continue to be determined by their IEP team based on their needs, as required by law.

#### House...

#### **Continued from Page 14**

and out of the ground, Usonian architecture drew from its natural surroundings and transformed the home space with natural light, an open floor plan, and a horizontal layout that expanded the imagining of what a house could be. This presentation will be on Thursday, March 21 at 6 pm at the Rosenbaum House Ticketing Area—It will explore the restoration of the Rosenbaum House that took place in the early 2000s by the principle architect of the project, Don Lambert. After the presentation, there will be a walkthrough of the house.

Muscle Shoals National Heritage Area and the Florence Arts and Museums are partnering a year-long presentations and workshops based around our city's wealth of historic buildings, neighborhoods,

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#### **STAN DEAN**

#### An Hour Can Make **A Diffence**

I have been hearing the moans and groans in the mornings from those who are still trying to adjust to "springing forward" an hour. Yep, here we go again supposedly giving up an hour in the morning so that we can recover it later- - giving us a "longer" day. Actually it just gives us more daylight during the hours when we are generally out and about.

Most of us do not realize it, but this giving and taking of time is something we do anyway. We give up an hour

doing one thing so that we may recover it doing something else. Much too often, though, the hours we give up are the ones we should be savoring.

An hour of worship, an hour of prayer, an hour in Bible study, an hour reading to our children, an hour listening to our friend, an hour baking for someone else, an hour sitting with someone in the hospital, or an hour visiting with the elderly. These are the hours that are sometimes given up so that we can use them for other things. The sad part is that these hours can never be recovered. Your child will soon be too old to ask you to read to him, that elderly person will not always be there for you to visit, and your friend may go through his problem alone and not desire your friendship afterwards.

These are but a few of the hours we may lose. No doubt, you could name many more. Compare that hour to all the time you have in a day or, better yet, in a week. Each week we have 168 hours to live. We make choices every day as to how we will use these hours. It is imperative that we learn to "make the most of every opportunity" (Ephesians 5:16).

If you are honest, you will concur that we "find the time" to do what we most want to do. So, surely, somewhere in those 168 hours we should be able to find one hour to do something that someone else needs us to do. Just giving that one hour to your child, your neighbor, your friend, etc., will reap many wonderful hours of joy in return. It was Jesus who taught, "It is more blessed to give than receive" (Acts 20:35).

As I bring this to an end, let us be reminded of the words of Solomon, "To everything there is a season, a time for every purpose under heaven" (Ecclesiastes 3:1). Let us make sure that our "extra" hour counts! The clock is ticking!

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I was driving my mother to the doctor and accidentally ran a stop sign. I feel really bad about the wreck. My mother was injured and the other party was hurt. My insurance company told me they wouldn't pay anything for my mother's injuries because of the "guest statute". What are they talking about and why won't they pay for my mother's injuries when it was my fault?

Donna, Killen, AL

This guest passenger statute came about as a result of insurance companies trying to not pay claims. The statute was purportedly enacted to protect drivers who picked up a hitchhiker from being sued by the hitchhiker if they had an accident and the hitchhiker was injured.

In 30 years of handling car wreck cases, I have never heard of or read about a case where a hitchhiker

tried to sue a driver for having an accident where they were injured.

The "Guest Passenger Statute" states as follows: "The owner, operator or person responsible for the operation of a motor vehicle shall not be liable for loss or damage arising from injuries to or death of a guest while being transported without payment thereof, unless such injuries or death are caused by the willful or wanton misconduct of such operator, owner, or person responsible for the

operation of said motor vehicle."

On February 3, 2017, the Supreme Court of Alabama rendered a decision in Hurst v. Sneed that addressed the Guest Passenger Statute. The Court restated the rule that if furnishing a ride promotes both the benefit of the rider and driver, or if the rider accompanies the driver at the request of the driver, for the purpose of having the rider render a benefit or service on a trip that is primarily for the objective of the driver then the rider is a passenger for hire and not a guest.

The Supreme Court stated that at one end of the spectrum is the hitchhiker and at the other end is someone who pays the driver for transportation. A person who pays is not a guest. Between these two extremes you have to look at the present and former relationships between the driver and passenger, to bring into proper focus the true status of the parties at the time of the accident.

If the ride is to benefit both parties, they are probably a passenger. I think that carpooling where rides are swapped rather than gas money is outside of the guest statute. Minor children aren't subject to the guest statute as they have no right to decline the ride. So the question becomes, did your mother pay for gas, was she going to buy lunch, or did she help buy the car in exchange for you providing transportation? Be sure and talk to a lawyer before you talk to the insurance company.

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

Please send the questions to:

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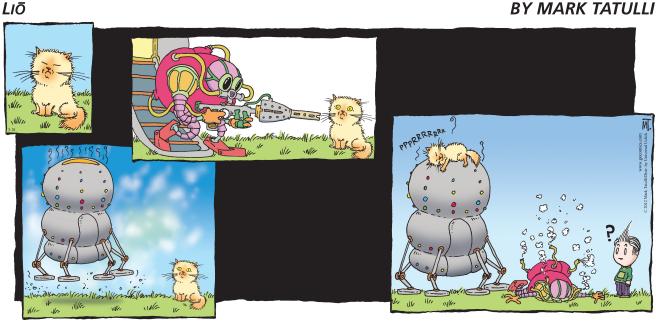


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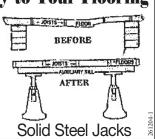
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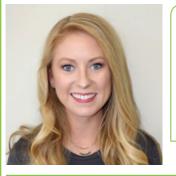
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J13

#### Letters...

#### **Steamrolled Through**

know they belong to the Association of County Engineers who help pick counties must use. These contractors fund the If you follow the money and control, it is all circular. More power and Montgomery instead of in our counties where it should be.

This is not just a tencent gas increase. It's completely open ended. In theory you could call it a 100 times increase. It gives bureaucrats the ability to raise the gas tax 1 cent every two years. It also gives them the ability to raise your license taxes and registration fee \$3 every 4 years. Not one of Limestone County's Legislators stood for us and voted against this forever increasing tax.

Jack Hall

#### A Genesis Tie to the Chinese

See LETTERS... on Page 32

**Continued from Page 14** 

the corporate contractors that this bill says the lobbyists in Montgomery. control is ending up in

Athens

Editor:

There is a book called The Discovery of Genesis by C.H. Kang and Ethel R. Nelson. It claims that the first eleven chapters of Genesis, known as "the prologue of the Bible," are

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#### Commentary

## Rushing Through...

**Continued from Page 14** 

In addition, state revenues from fuel consumption have decreased over the years in both amount and value with inflation and more fuel-efficient vehicles. No one can deny either.

What we can rightfully be concerned with is if the state's portion of the revenues will be equitably distributed and if money will be spent prudently with companies thát not associated with legislators in any way. Those aspects are always in question, no matter which party is in power.

The state will get 66.7% of the new tax revenue, counties will get 25%, and municipalities will get

I'm not against paying more for better whether it's job recruitment, road improvements, electric upgrades, education, Even a separate additional 10¢/ gallon for northwest infrastructure would be fine with me IF it always showed up as asphalt, piers, and the like. (And I only get 14/mpg.) The problem always has been about tax money going into highly-unproductive black holes and greedy political hands ending up in the cookie jar.

Strict oversight and transparency have been mentioned with this bill as well. They point to where the public will be able to see ALDOT's five-year plan online. I am not impressed by that

distraction.

As we in northwest Alabama know from watching both Hwy 157 and Hwy 43 drag on for decades, a project can be bumped off or onto the five-year plan as quickly as it takes for a legislator to vote the wrong way on a bill. And what does strict oversight and transparency mean anymore? It's today's political-speak for shut Alabama counties for up and trust us.

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If you haven't already done so, your first step to limiting at least some unwanted calls is to make sure your home and cell phone numbers are registered with the National Do Not Call Registry. While this won't stop illegal robocalls, it will stop unwanted calls from legitimate for-profit businesses who are trying to sell you something. But be aware that political organizations, charities and survey takers are still permitted to call you, as are businesses you've bought something from or made a payment to in the last 18 months. To sign up, visit <code>DoNotCall.gov</code> or call 888-382-1222.

#### **Home Landline Tools**

To stop calls on your home phone set up the "anonymous call rejection" option. This is a free landline-calling feature available from most telephone companies. It lets you screen out calls from callers who have blocked their caller ID information – a favorite tactic of telemarketers. To set it up, you usually have to dial \*77 from your landline, though different phone services may have different procedures to set it up. Call your telephone service provider to find out if they offer this feature, and if so, what you need to do to enable it.

Another solution is to sign up for Nomorobo, which is a free service for landline phones but only if you have a VoIP landline carrier. Nomorobo uses a "simultaneous ring" service that detects and blocks robocalls on a black list of known offender numbers. It isn't 100 percent foolproof, but it is an extra layer of protection. To sign up or see if Nomorobo works with your phone service provider, visit *Nomorobo.com*.

#### Cell Phones Tools

To stop unwanted robocalls and texts to your cell phone, ask your carrier about caller ID options that help identify, filter or prevent callers that aren't legitimate.

For example, AT&T provides their subscribers a free app called "AT&T Call Protect" that has automatic fraud blocking and suspected spam warnings, and you can manually block unwanted calls. Starting this month, Verizon is offering free spam alerting and call blocking tools to their users. T-Mobile offers free "Scam ID" and "Scam Block" to combat robocalls and spam. And Sprint customers can sign up for its "Premium Caller ID" service for \$2.99 per month to guard against robocalls and caller ID spoofers.

#### Call Blocking Apps

Another way to stop nuisance robocalls on your smartphone is with call blocking apps. These can identify who is calling you and block unwanted calls that show up on a crowd-sourced spam and robocaller lists.

Some top call blocking app for iPhones and Androids include Nomorobo (*Nomorobo.com*), Hiya Caller ID and Spam Blocker (*Hiya.com*) and Truecaller (*Truecaller.com*).

Nomorobo cost \$2 per month, while Truecaller and Hiya apps are free to use, but offer upgraded services for \$2 and \$3 per month.

#### Spam Proof Phones

There are also phones you can buy, like the Samsung Galaxy S, Samsung Note, or Google Pixel phone that have built-in spam and robocall protection in place. Samsung's Smart Call feature flags calls it suspects are spam, while Google Pixel phones have built-in spam call protection. With this feature, users with Caller ID enabled will get a warning if a suspected spam call or robocall is received.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "The Savvy Senior" book.



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GENUINE LEATHER SOFA, VERY good condition, sacrifice \$275, 843-605-5805 (Athens)

#### .etters...

#### A Genesis Tie to the Chinese

**Continued from Page 29** 

encoded into the ancient calligraphy of the Chinese language. Kang was a Chinese Christian who discovered that the early world history as recorded in Genesis is also recorded in the Chinese language.

Kang's first discovery in the Chinese character for boat. The components of character represent a vessel, the number eight, and a person. Eight persons in a vessel is the story of Noah and the Ark. Upon this discovery, Mr. Kang wrote down Chinese character create. In breaking

that the God of Israel has not left himself without witness. Apparently, God is so smart that he made a backup copy to the prologue of the Bible, before the Bible itself was inspired to its Jewish and Christian writers. There is no God but the one who announced his name to Moses as "I AM THAT I AM." In past times He had spoken to us by His prophets, but in these last

days has spoken to us by His Son, Jesus, the heir of all things. If we intend to ignore Him and His way, He has not left himself without witness when He judges us.

Floyd Jones, Jr. Killen,

#### **Juan Was Way** Off Base

Editor:

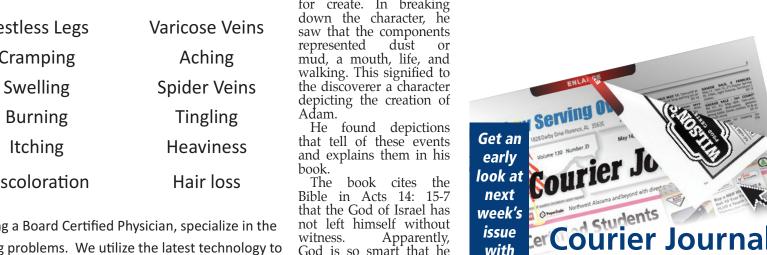
Recently on Fox News The Five, Juan Williams said seniors have no right to complain about young people wanting free school, free healthcare, etc. when seniors collect free Social Security, free Medicare,

WRONG Juan. It is not free for seniors. They have worked their whole life and paid into the system to be entitled to receive Social Security checks. And they pay a Medicare premium each month from that Social Security as well.

What have young people, or for that matter, illegals and migrants ever contributed to this country and our system which would entitle them to ANY benefits, free support, or care?

I cannot believe the rest of the panel on The Five did not make this comparison.

Paul Sabatino Florence



Page-Flip Edition the... Always available on our homepage by sunrise Tuesday morning -

www.CourierJournal.net



star?

issue

with

sponsored

1. How many peas in a pint?

2. Why is a battleship like a

3. What well-known animal

4. Why is a crash of thunder

5. Why is a hat on the head

like a bucket full of water?

drives a car?

like a jeweler?



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It's not OK to be KO'd by this puzzle!

ANAGRAM:

tour + beak

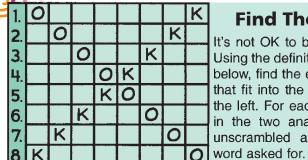
puts + lock

pork + dove

rook + pies

veal + work

bolt + skin



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**DEFINITIONS:** 

1. A sudden eruption.

2. Type of shared meal.

3. Incited to anger. 4. More frightening.

5. An easy win.

6. Type of tests.

7. Supporting framework. elks + note

8. North American Indian tribe cook + pika

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



DON'T SCRUB OUT ON THIS ONE! In this back-toschool wardrobe problem, you must replace the letters on the board with the digits 0 through 9 so that you have a correct addition problem. The same letters get the same digits.



THE "G" PYRAMID! As you move down the word pyramid shown, each word contains the same letters as the word above it, plus a new letter. We give you all the G's, Here are some hints from the top down:

1. Slang for \$1,000 (given).

3. To fit with sails.

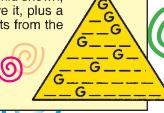
5. What a king does.

A family member.

2. Inspector general. 4. A facial expression.

6. To get back again.

8. Provoking, displeasing.



**Illustrated by David Coulson** 

QUALITY PINE BARK NUG-GETS and mini nuggets. Red, brown and black hardwood mulch. All types of gravel and limestone Screened topsoil. We deliver. Two locations: Cass Pace Services, 4110 Wilson Dam Hwy. Muscle Shoals. 256-314-0800. Wholesale Bark & Stone, Hwy 72, next to Ingram's in Florence. 256-768**ROCKING CHAIR WITH ROCK-**ING ottoman set, \$150/set. 256-686-1227. Decatur area.

**BUICK: CENTURION, 1973** \$18,000. Convertible, 2 door 455, fully equipped, full power, black exterior, brown interior, 90,088 miles, very clean, sharp! 256-248-5025.

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Historic Downtown Florence 256-764-3961



The animals you see here are currently in local animal shelters or rescue facilities. Adoption fees vary and include having your new friend spayed or neutered, if necessary. Help us help these and other animals by adopting a new friend today.

**AUDEN** is a gorgeous big boy full of love and energy! He will require an active home that will provide plenty of attention and exercise. HIS PET OF THE WEEK ADOPTION FEE IS \$25 & includes his neuter & rabies! To learn more, contact the Colbert shelter at 256-381-4073!



BENJI was rescued as a stray, he is about 2 years old, approx. 50 lbs. and a boxer/lab mix. He is very sweet and docile and a huge love bug. Benji is fully vetted and neutered. He will need to be an indoor dog with a fenced in yard. For more info on him please contact 256-762-6052

I'm your lad. I'm TOMMY. I was born October 27, 2018. I'm a very playful kitty. I love my human but can be independent as any cat can. I'm litter box trained. I'm working on my vetting and will be neutered when I'm of age. If you're interested in adopting me, please call PAWS at 256-383-0690!



**BECKY** is a 3 year old Beagle mix and approx. 25 lbs. She is very sweet and acts like a puppy. A home with another young canine companion would be ideal for her. Becky is fully vetted and spayed. She would love to have a home with active kids and adults who like to go hiking and do outdoor activities. She loves to sleep on the bed and loves

snuggling. Becky would need to be an Indoor dog with a fenced in yard. For more info on Becky, please contact 256-762-6052 after 3pm.

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## Day Estate Sale



Estate of "the late" Ms. Nadine Butler Friday, March 29 - Saturday, April 6 Mon.- Sat. 9AM- 4PM; Sun. 1PM-3PM 6767 Hwy. 17, Florence, AL (Chisholm Hwy.)









Enormous Estate Full of Collectibles, Antiques and Vintage Glassware. Elegant VOSE Piano, (3) Bedroom Groups, Formal Setee, Couch, End Tables, Lamps, Cast Iron, Pottery, Primitive Curio, Costume Jewelry, Porcelain Globe Lamps, Side Tables, Buffets, Formal Dining Room Suite, Coca-Cola, Silverware, etc...

**Directions:** From Cox Creek Pkwy., Go North on Chisholm Rd. Estate Sale is the 4th House on left past Townsley's Groceries. Bring help for loading. Terms: Cash Only. All items Sold "As-Is" and "Where-is."



256-757-9994 ~ Photos @: AdvantageAuction.com



# DAVE Says

by DAVE RAMSEY

#### **Finances** Before, and After, the Wedding

Dear Dave, I'mgetting married summer, and I'm on Baby Step 4 of your plan. My fiancé is getting onboard with your



advice, too, and she's currently in the process of paying down her student loan debt. Would it be a good idea to go ahead, and put most of my emergency fund savings toward helping pay off her debt now?

Dear Aaron,

You've got a generous heart, and I know you love this lady, but I wouldn't recommend being involved in paying any of her debt until after the wedding. At that point, you two are joined together as one, and the concepts of "mine" and "hers" and "his" disappear. It all becomes "ours," and you can adjust your money situation to reflect your marriage and your financial makeover as a

Make sure that "we" have an emergency fund of at least \$1,000 in the bank at that point. Then, if you're both in agreement on the issue, you can throw the rest of what you previously had in your emergency fund at the debt. Both of you can also pile up cash between now and the big day, so that when you're "official" you'll have even more cash on hand.

Congratulations, and may God bless your lives together!

–Dave

#### **Length of Coverage?**

My husband and I are 24, we're debt-free, and we're just a few weeks of saving away from having a fully-funded emergency fund. Each of us has a 401(k) plan at work, and right now we're concentrating on life insurance purchases. You always recommend term insurance, but how long should the coverage last?

Jenny

Congratulations on being super smart with your money! It sounds like you two are starting

out on the right foot.

Generally, I recommend 15- or 20-year level term policies—unless you have children. Since you didn't mention any kids, I can only assume they're not in the picture at this point. However, if you two decide to grow your family in the future, I'd advise converting those to 30-year term policies. You'll want the insurance there to protect everyone in the family, until the kids are grown and out on their own. In the years after, continued saving and wealth building will lead you to a point where you're both self-insured.

You two have done an excellent job with your finances. Keep up the good work!

—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 14 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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Office: 452 Cherry Hill Homes

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12135 HIGHWAY 207, ANDERSON, AL. LAUDERDALE COUNTY



- 3 Bedroom, 2 Bath Home
- Basement -Vinyl Siding & Brick - Shingle Roof - Pond -

Creek - Barn Fenced

Pasture - Additional Smaller Siding Home w/ tin roof & 10.36 +/- Acres

**Directions to Property:** From Highway 72 Rogersville travel North on Highway 207 for 12 miles then turn left onto County Road 520 for 0.3 mile. Look for our Holland

ERMS & CONDITIONS: A non-refundable deposit of 15% will be required the day of the sale with closing within 30 days. The seller will furnish a deed and preliminary title search. A 10% BUYERS PREMIUM will be added to the final bid price to determine the total contract price on the real estate. All other expenses, including closing cost will be charged to the purchaser(s). The real estate is being sold "as is" with no warranties expressed or implied. The home was built prior to 1978. However, the seller can neither confirm or deny the presence of lead-based paint. Anyone interested in the home can have it inspected any time prior to the auction at their expense. Information contained herein believed to be correct but not quaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. supersede any printed material. Agency Disclosure: Auctioneers are working as agents for the seller only, 2019



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By Newbern's Catfish Restaurant toward Shoal Creek Bridge. 2 bdrm., 2 ba., 1,250 sq. ft. (large!) \$750 per month. Good credit required. Senior discount. 15 lb. max. dog. Call QUICK, before they all rent! 256-335-5714.

APARTMENT FOR RENT: SHEFFIELD: 1110 26th Street Apt. 5A, 3 bdrm., 1 ba. Sheffield, \$425 rent, \$300 deposit. 256-764-3137.



HIGHWAY 72 3 BED-ROOM 1 bath home for sale Highway 72 Western Colbert County. Call 662-401-1659 for details.

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#### REAL ESTATE CLASS: MARCH 19th by

Sandra and Jay Johnson Shoals School of Business 256-335-1614

37 S FRANKLIN STREET \$10,000 Two lots with fire smoke damaged unlivable- as is. 256-324-9921 is. Bobby

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**COMMERCIAL PROPERTIES FOR RENT:** 

Warehouse space w/ living quarters/office (Tuscumbia)..\$1,275 Office Space 615 Geneva Ave. (Muscle Shoals) .......

**HOUSES FOR SALE: CALL 256-349-0000** 

2025 CR 61 (Florence) 4BR, 2.5BA...(New Const)... \$360,500 218 Howell St (Florence) 3BR, 1BA .....

NEW CONSTRUCTION: Call 256-349-0000

New Construction 1650 sq ft (Blaze Dr, Florence) ......\$219,000 New Const. 1850 sq ft (Country View Estates, Tuscumbia)....\$217,500

Visit our website: www.rentshoals.com or Call us at 256-766-6992





Killen, AL 35645

REAL ESTATE AUCTION

Saturday – March 23 – 10:00am Held on Site: 10881 Hwy 17 (Chisholm Rd), Florence, AL 35634 THE ESTATE OF BETTY JO RICH

Auctioning 5+/- acres with a house having 3 bedrooms and 1 bath, and a double detached garage. The property sits privately off the road with a driveway easement leading to the property. The house is in need of repair being sold "AS-IS". Private country setting with good potential.

Call for showing appointment prior to auction. Subject to Medicaid Approval. Keith Medley, Attorney for the Estate. DIRECTIONS: From Cox Creek Pkwy take Chisholm Road to Zip City Fire Department, then go 1.7 miles to property on left, take gravel

TERMS: 20% down day of sale with the rest due within 30 days. Seller will furnish deed and title policy. Property sold AS-IS. 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. Sale is subject to Medicaid approval. NO BUYERS PREMIUM.

More info available on auctionzip.com ID #10125



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801 N. Patton Street, Florence, AL 35630 29 Word Street, Fairburn, GA 30213





# Estate



SteveHerronRealtor@gmail.com

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## SATURDAY, MAR. 30 • 10AM 113± Acres • 4 Tracts Middle Cypress Creek Farm Co. Rd. 8 • Cloverdale Community



Directions: From Cox Creek Pkwy (AL-133) in Florence, go north on Cloverdale Rd (AL-157) for 9 miles. Turn left on CR-8 and go 0.3± mile to property on both sides of road.

**REAL ESTATE:** This 113± acre farm lies just minutes from the city of Florence. The property consists of open farmland and woods with a portion of the property bordering Middle Cypress Creek. This farm offers an abundance of road frontage along both sides of County Road 8. The property will be offered in four tracts and combination of tracts.

#### **SELLER: BRAD MCCORKLE**

#### www.kingrealtyandauction.com

TERMS: 10% down, balance due in 30 days. Possession upon delivery of deed. Seller will furnish survey, deed and owner's title insurance. Seller reserves the right to accept or reject any and all bids.

All information contained in this ad is believed to be correct, but not guaranteed. Announcements made by the Auction Company day of sale supersede any printed material.



#### MONTREAT **APARTMENTS** 1850 DARBY Dr.,

Florence. 1ST MONTH'S RENT FREE

#### Accepting Applications

Seniors 62 and over or mobility impaired.

One bedroom. rent based on income. 256-767-2211





OWNER FINANCING: 222 GARFIELD Ave., Florence, 2 bdrms., 1 ba. New HVAC, plumbing, cabinets, appliances, windows, etc. \$79,900, or \$7,500 down and \$795 per month. K&H inc. 256-349-0000

FLORENCE: DOWN-TOWN FLORENCE TOM-BIGBEE Court Apartments, 1 and 2 bdrm., 1 ba, \$575 and \$625 rent, balcony and security gate. 256-764-3137.

TOWN CREEK: APART-MENTS IS accepting applications for 1, 2 and 3 bdrm. Rent based on income. Equal Housing Opportunity. 256-685-3360

MOULTON: 18747 HWY 157 2 bdrm., 1 ba., \$350 rent plus \$25 water, \$300 deposit. 256-764-3137.

WILSON LAKE LOT BY owner, Nice Steenson Hollow area, 100' water, W Grandview Dr, ask \$179k, 256-577-9044

4.5 WOODED ACRES IN Colbert Co., 3 bdrm., 3 ba., 1,900 sq. ft., Doublewide on concrete slab, 24'x26' wired shop. Selling due to health, \$69,000 OBO. 256-412-0234 after 4 pm.

#### Courtview Towers Studio Apts.

1 & 2 Bedrooms available. Convenient to Downtown Florence. Rent based upon income. izunH launi **Opportunity** 256-767-0201



#### BUYING STANDING TIMBER. WILL pay lump sum or pay as cut, free estimate. Call 256-810-6302.

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2 BDRM, 1 BA, 95% Own-

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APARTMENT FOR RENT;

FLORENCE: 441 N. Cedar St. 1 and 2 bdrm., apt, \$325

and \$350 rent, \$300 deposit.

Owner Financing

2 BEDROOM, 1.5 BATH home, for sale by owner.

Barton area. \$3,000 down,

\$450 a month. 256-577-

COMMERCIAL PROPERTY FOR RENT FLORENCE:

3525 Cloverdale Road, For-

mally a Beauty Shop with 7 Washing Sinks, 7-10 Styling

Stations, 2000', \$1,250 rent. 256-764-3137.

APARTMENTS FOR RENT - TOWN CREEK:

13461 Hwy 101 2 bdrm., 1

ba., \$350 rent/\$300 deposit.

CHEROKEE, 960 CROSS

ST., 3 bedroom, 1 bath, carport, large lot, \$49,000.

CHEROKEE: 560 BYRD ST., By Owner, 2 bedroom home plus smaller house

on two+ level acres, near Cherokee High School, ask-

ing \$65,000 OBO, 256-762-

256-764-3137.

256-360-2663

256-383-

256-263-8716,

256-764-3137.

CENTER STAR APART-MENTS: 3 bdrm., 2 ba., \$475 rent, \$300 deposit. 256-764-3137.

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

**FURNISHED GUEST-**SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-

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**2624 -** 1500' \$1250 mo. **2628 -** 1000' \$ 900 mo. **2630 -** 2000' \$1500 mo. 256-764-3137

FOR SALE FLORENCE: 732 Riverview Dr., 3 bdrm., 2 ba. Appx. 2,200 sq. ft. New HVAC, needs some \$78,000. K&H inc. 256-349-0000

**APARTMENT FOR RENT-**SHEFFIELD: 907 N. Columbia Ave. Apt. A 2 bdrm., 1 ba. \$400 rent, \$300 Deposit. 256-764-3137.

APARTMENT FOR RENT, **FLORENCE,** 510 E. Irvine Ave., #B4, 2 bdrm., 1 ba., \$400 per month, \$300 deposit, 256-764-3137

APARTMENT FOR RENT-FLORENCE: 510 High Street, Apt A4 2 bdrm., 1 ba., \$350 rent plus \$25 water, \$300 deposit. 256-764-3137.

CHEROKEE: FOR SALE, 3 bdrm. home, \$50,000 possible owner financing. 213-884-7944.

WATERLOO MOBILE HOME for rent: 11456 Co Rd 14. 16'x 65', 2 bdrm, 1 ba. \$450 rent/ deposit. Fenced backyard, river view, next to Brush Creek Park. 256-764-3137.

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TOWNHOME FOR RENT-FLORENCE: MADISON Square Townhome 3 bdrm., 1.5 ba, \$500 rent, \$300 deposit. 256-764-3137.

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Troy Elmore 256-777-3710



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CHOCOLATE LAB PIT MIX puppies, 10 weeks old, 3 males, 4 females, first shots and dewormed. \$50. Florence area, 956-525-0548.

36

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HUMMER: H3, 2007 4X4, Limited Edition. 1 owner, new tires, red, excellent shape, \$7,900. 256-366-2296.

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TRAC PHONE CARD, 120 minutes, talk, text, web, paid \$30 sell for \$15, 256-263-7636 (RussellLAWN CARE: push mower, trimmer, Man and A Truck. Haul off unwanted items, 256-483-

NEW ENCLOSED TRAILER, SINGLE axle, 6x10x6'x6" tall, v nose, has brakes. LOTS of extras! Cost \$3,300 will take \$2,500 obo. 256-810-7238.

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2 DARK GREEN LEATHER RE-CLINERS, very good condition, \$125 ea. Guntersville, 256-571-

NISSAN: ALTIMA, 2001 \$1,500. 245k miles. Runs great. 256-324-

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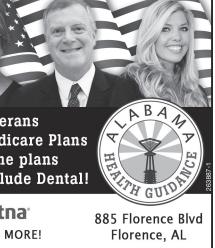
JOHN DEERE ROUGH TER-RAIN forklift. Diesel. \$6,950.

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646 Cox Creek Parkway, Suite B, Florence

Florence Medical Associates, LLC Announces the Retirement of John E. Bartmess, M.D. **Effective March 29** 

Records will be available upon request. Please Call 256-760-4544

Thank you for thirty-seven years of excellent care!

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ANNOUNCES THE ADDITION OF NICHOLAS D. DARBY, M.D. TO OUR PRACTICE BEGINNING JULY 15

Native of Florence, Dr. Darby is returning with his family to practice in Northwest Alabama upon completion of his medical training. Dr. Darby received his BS degree from Freed-Hardeman University and is a graduate of UAB School of Medicine. Currently, he is serving as a Chief Resident at Cahaba Family Medicine Residency Program in Centreville, Alabama. Dr. Darby will provide outpatient care at our Cox Creek Office, and will admit at North Alabama Medical Center.

HE IS ACCEPTING NEW PATIENTS BY APPOINTMENT PLEASE CALL 256-760-4544

KIA: SOUL, 2016 \$11,000. Pristine Condition! silver, 1 owner, 256-341-8331 or

256-616-2880.

SEWING MACHINE REPAIR, MOST makes & models. Free estimates. Ken's Sewing Center, 256-381-0161.

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> SIMPLE LAWN CARE CO. Grass cutting service. 256-702-1168

FREE ANTIQUE SOFA, LOVE SEAT & CHAIR, call 256-656-6597.

FARM EQUIPMENT AND GRAVITY wagons for sale. 256-

FORD: F-150, 2000 LARIAT, 4X4, extended cab, keyless entry, high mileage but in good condition. \$3,300. 256-247-0988 or 256-483-9322

COUCH. MINK BROWN COL-OR, suede-like microfiber fabric, \$100. Hartselle area, 256-763-1783

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

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JAGUAR: XJ8, PLAS, 2005 \$19,500. excellent condition, 60,100 miles, 1 owner, 1 of a kind, garage kept, list for \$73,000 asking \$19,500 obo. 256-353-0769 or 256-227-0513



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#### **Community Notes...**

Continued from page 25

RSVP Luncheon at Cloverdale Community Center is Tuesday, March 26 at 11:30am. Our guest will be C.R. Hood, a ventriloquist and comedian. Bring a

Community Give Back Day at H&R Block, 161 Cox Creek Parkway in Florence, takes place from 10am - 5pm Saturday, March 23. That day the business accepts donations of gift cards and items from local businesses that are then sold at a silent auction. Proceeds go to buy school lunches for local children affected by medical disabilities or if their parents are traveling for medical treatment.

The event will feature a bouncy house, animal adoptions, fire safety, and blood drive. Donors will be allowed to sample food from Olive Garden, Logan's Roadhouse, and La Hacienda. The event is nonprofit. Last year enough was raised to buy lunch and breakfast for 16 children for about 60 days. For more details, call 256-760-8824

Bicentennial Adopt-A-Tree - Cadette Girl Scouts of Troop #10359 from Kilby Laboratory School, are hosting a FREE Adopt-A-Tree event on Saturday, March 23 at Kilby Laboratory School, 611 N. Pine Street in Florence, from 10am-2pm, or until all trees are adopted. The girls have been learning about the Alabama Bicentennial and air pollution causes and effects. They decided to connect the two with a community service project by purchasing over 200 tree saplings, of several varieties, for the community to adopt and plant throughout the Shoals area to help clean the air. To adopt a tree sapling, you must: 1) Be an Alabama resident; 2) Plant the tree in the ground on personal property in Alabama within 24 hours of receiving the tree; 3) Pledge to care for the tree. Limit of 4 tree saplings per person, please.

Shoals Habitat for Humanity -**Dedication of House 80 -** After months of hard work, we have completed work on our 80th Habitat Home! The dedication of the Hulsey's new Habitat Home will be Sunday, March 24 at 1pm. For directions and more information, please visit our website at www.shoalshabitat.org

Shoals Habitat for Humanity is **accepting applications** for our Affordable Homeownership Program. Learn more at www.shoalshabitat.org or call 256-760-9515. Shoals Habitat for Humanity is an Equal Housing Opportunity Lender.

Florence Kiwanis Club meets Fridays at noon in the Marriott Shoals Conference Center, 10 Hightower Place, Florence

Programs - March 2019 March 22 – Dr. Scott Gravlee, Data Life Labs, Inc. – Nutrition Consultant – Will tell us about this Shoals corporation dedicated to elite Equine nutrition

Susan Rowe, of Flori Designs in Florence, will provide a spring flower arranging demonstration during a luncheon program on Wednesday, March 27, at 11:30am at historic Belle Mont Mansion, 1569 Cook Lane in Tuscumbia. Advance reservation is required. Cost is \$30, payable by check to CCHLF (Colbert County Historical Landmarks Foundation), P.O. Box 406, Tuscumbia, AL 35674; includes catered box lunch, demo, and museum tour. information or to register, please call 256-381-5052. www.bellemontmansion.

Sheffield Head Start Program located at 701 East 17st St., Sheffield is now taking applications for Pregnant Moms and children ages 6 weeks to 4 years for the upcoming 2019-2020 school year from 8am-2pm.

Parents must bring the following items:

birth Certificate, Verification of Income for 2018 (W-2 form, Income Tax Return, Check Stub, Social Security Statement, Child Support, Unemployment, etc., Medicaid or Insurance Card (if available), WIC, Food Stamps, College ID, Military ID, Proof of Kinship, IEP/IFSP. Services are provided at NO COST to parents. Children with special needs and/

disabilities and homeless families are given priority selection. Call for an appointment today at 256-383-3577 ext.

We Speak Autism - The Autism Support Group meets on the 4th Thursday of every month in the Florence-Lauderdale Public Library from 10am-noon. Refreshments will be served. Meeting dates are March 28, April 25, May 23, June 27, July 25, September 26, October 2

For more information, please contact Helene Lewis-Anderson at 256-633-7520 or heleneanderson3@aol.com

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ry. 43 yrs. experience. James Stewart 256-394-4162

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Chicks are in at Longrider! Call for breed selection. Healthy Pullets! 256-767-6068

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WOMEN'S ALFRED DUNNER **PANTS,** tags attached, 10 pair, \$50. Size 14. 256-710-8927.

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 in-

formation, 256-275-8161



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Pictures on Facebook: James "Sonny" Morris - Home - Marketplace - Selling

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07 Saturn Aura, Sharp-Mod-Style! Every luxury, you look good here! .....\$6,000

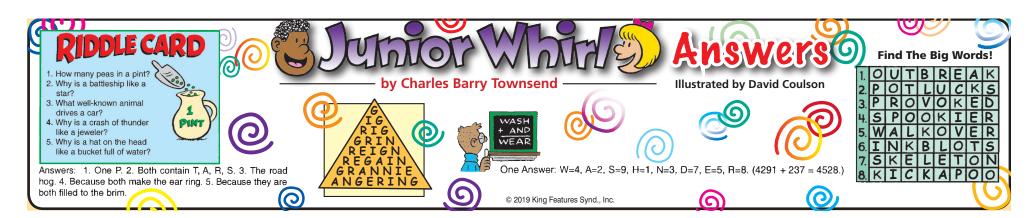
98 Lexus, Change Your Image! A Beauty .... \$4,700

00 Avalon, Look Good Feel Good! Special.. \$3,500

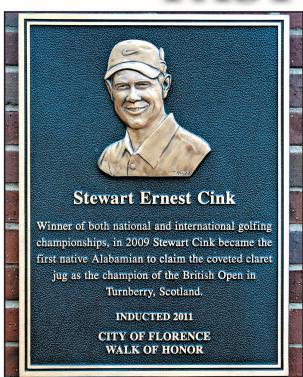
05 Lexus, Sit Down In Luxury ......\$5,500

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#### HISTORICAL MARKER LOCATION:

Florence Walk of Honor (near Marriott Hotel) 34.8067°N, 87.63137°W

Stuart Cink was born in Huntsville but grew up in Florence. He attended Bradshaw High graduating in 1991, then got his degree from Georgia Tech in 1995, and turned professional. In 2016, he took a leave of absence from golf to support his wife in her battle with breast cancer; then he himself battled carcinoma in 2018 but has returned to the game he loves.

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

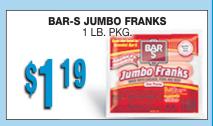
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