

Wallace's 28 Year Run

FLORENCE—Margaret "Peggy" Wallace recently retired as Director of the Lauderdale County Retired and Senior Volunteer Program (RSVP) after 28 years of service. Mrs. Wallace was the third person to lead the Lauderdale County RSVP in its 45-year history, and she was its longest serving director.

George Kalas assumed leadership of the program on May 1. Kalas is 57 and is a native of Houston, Texas. He is a 1985 graduate of the University of Texas at Austin.

Kalas served with the CIA from 1986-92. Since leaving federal service he has worked in the fields of private investigation, security, Information Technology, and hospitality. Kalas relocated to Lauderdale County in 2017 and he currently resides in Central Heights.

"I am honored to have been selected for this position," Kalas said. "I intend to utilize my prior experience in both the government and the private sector to expand the RSVP program in Lauderdale County and to build on its past success of service to the local community."

The RSVP is a federal volunteer program for senior citizens aged 55 and older. RSVP engages in a wide variety of charitable works.

SALUTE to Service

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

Volume 135 Number 30

May, 22, 2019

Courier Journal

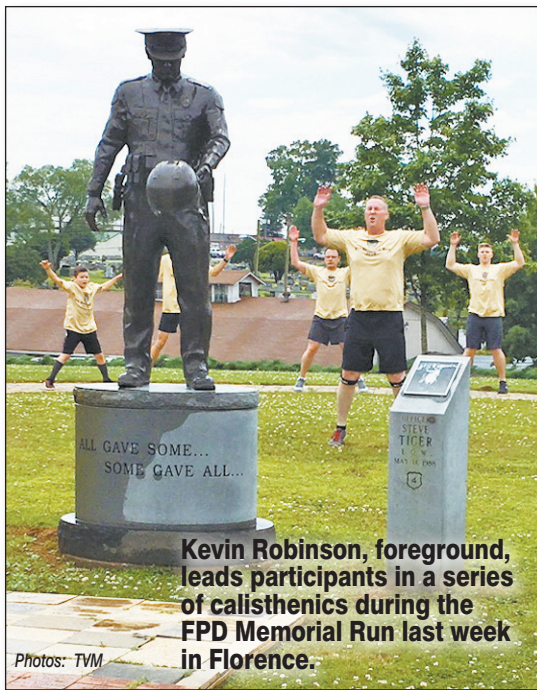
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Remembrance Run



Kevin Robinson, foreground, leads participants in a series of calisthenics during the FPD Memorial Run last week in Florence.

Photos: TVM

Several Dozen Participate in Memorial Event

FLORENCE – The timing was perfect for a few dozen officers of the Florence Police Department and their families last Wednesday. The last rainstorm of the day passed through town before the group left the police station on foot for the scheduled 2pm start.

The first annual Florence Police Department Memorial Run took participants through downtown to East Mobile Street, then east toward the Police Memorial at the bend of Tennessee St.

See RUN... on Page 13

550 Cox Creek Parkway
MARTIN'S
FAMILY CLOTHING
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Memorial Day Weekend Coupon

15% Off

One Item

Valid May 24-27, 2019. May not be used with any other coupon, discount, or offer. Excludes Birkenstock, Chacos, Circle of Values, Gift Cards, Estee Lauder, Clinique, Fragrances, Vera Bradley, Brighton, Employees. Limit one coupon per customer. Other exclusions may apply. Martin's/Wakefield's reserves the right to deny any coupons that are not being used in accordance with company guidelines.

Barcode: 49894 00109 8

For information about advertising in this spot, call 256-740-4701

Post #11 Open

FLORENCE – American Legion Post #11 of Florence/Lauderdale County at 318 South Court Street in Florence will host a Pre-Memorial Day Celebration, open house, and membership drive from 9am-1pm on Friday, May 24. Veterans and their family members are invited to tour the facility and receive information about

See POST #11... on Page 6

Warriors Get Their Wills

FLORENCE – The law firm of McCutcheon & Hamner has renewed their Wills for Warriors program this Memorial Day season to offer free simple wills, durable powers of attorney, and living wills to all first responders, veterans, and active service members. The program is

See SHORTS... on Page 2

Keller's Mako System is Cutting Edge

SHEFFIELD – Helen Keller Hospital is the first hospital in Northwest Alabama to offer robotic-arm assisted total knee, partial knee and total hip replacements with Stryker's Mako System. This highly advanced robotic technology transforms the way joint replacement surgery is performed. This enables surgeons to have a more predictable surgical experience with increased accuracy.

The demand for joint replacements is expected to rise in the next

decade. Total knee replacements in the United States are estimated to increase by 673% by 2030, while primary total hip replacements are estimated to increase by 174%. Yet, studies have shown that approximately 30% of patients are dissatisfied after conventional surgery.

This is one of the reasons the surgeons from North Alabama Bone and Joint came to us with the idea of purchasing the Mako System. "With Mako we can provide each

patient with a personalized surgical experience based on their specific diagnosis and anatomy," said Paul Storey, President of Helen Keller Hospital. "Using a virtual 3D model, Mako allows surgeons to create each patient's surgical plan pre-operatively before entering the operating room. During surgery we can validate that plan and make

See MAKO.. on Page 6



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Bentley Automotive
Oakley Auto Sales
National Advance Auto Sales
EZ-Ride Auto Sales
Jeff Elledge Auto Sales



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- Medicare Minute

- Cat & Kids
- Mike Randall
- Adopt-A-Friend
- Matters of the Mouth
- On Your Debt

- We Pause to Remember
- Soap Updates
- Dave Ramsey
- SIGNS of the PAST



Online Only:

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- Pet Talk



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 256-668-9890



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 REPLACEMENT WINDOWS, AND MUCH MORE!**



Don't forget to register for our
 VISA /MASTER CARD drawing,
 and ask about the
 Gift Certificate program for the month of June.

278398-1

Shorts...

Warriors Get Their Wills

Continued from Page 1

The Shoals-based law firm put the program together to give back and thank area first responders and those who protect and serve. The program's goal is to provide them and their families peace of mind and the basic legal documents that we all need.

Every staff member at McCutcheon & Hamner has at least one family member who has served or is serving in the military. "We had such wonderful response during the past Christmas season that we felt it appropriate to again honor our local heroes during this special Memorial Day holiday" explained partner, **Joel Hamner**. "Every day members of our armed services, police officers, firefighters, and EMTs are called upon to protect and serve. We admire their dedication to do so without thought for their own safety. All give some and some give all. These people are truly heroes."

Fellow partner
Thomas McCutcheon

added, "These people take care of our clients, our families, and our friends in their most desperate time of need. Acknowledging and giving back to those who have served is our way of expressing our heartfelt gratitude."

Veterans, active military personnel, first responders, and their family members are invited to contact McCutcheon & Hamner to take part in the program. For more information, call 256-333-5000 or by visit the www.willsforwarriors.com.

awards for Spring Semester were announced in Judge **Chad Coker's** court room earlier this month. A room full of parents, educators, and supporters were in attendance. Judge Coker, on behalf of the Juvenile Court and the Colbert County Children's Policy Council, presented each student with a CIA t-shirt, certificate and twenty-five dollar cash prize. I am always amazed at the number of CIA nominees. If character is defined by what we do when we think no one is looking, then, we should all start to take detailed notes from our Colbert County youth. Truly, the students of Colbert County have more genuine character than other students throughout our state.

Character in Action Awards

TUSCUMBIA -The Character in Action

See SHORTS... on Page 9

GALILEE M.B. CHURCH
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MINISTRY
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 June 3 - August 2
 Galilee M.B. Church
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Fee: \$60 Weekly

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City of Florence/Lauderdale County
MEMORIAL DAY
CEREMONY
 10:00 a.m.
Monday, May 27, 2019

"Remembering Our Fallen Heroes"

Florence/Lauderdale Veterans Memorial
Veterans Park, Cox Creek Parkway
Florence, Alabama

THE PUBLIC IS INVITED

Mystery Photo of the week!
 Courier Journal

WIN A MEAL FOR 2 at **Rosie's CANTINA**
 Downtown Florence
www.rosiesmexicancantina.com
 Enter at www.courierjournal.net

Last week's winner is **Norma Glascock** of **Florence, AL** who correctly guessed "Waterfall at Spring Park in Tuscumbia"

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

Yard Sales

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

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

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

FLORENCE LARGE YARD SALE, 246 McGough Blvd., Friday & Saturday, 7:30am-3:30pm, Some furniture, clothes, books, household items, too much to list!

SHEFFIELD DOWNSIZING HOME YARD SALE, 2703 15th Ave., Fri & Sat, 8 am-2 pm, Sewing machine, Built-in Microwave, Furniture, Household items, etc.

N. FLORENCE MULTIFAMILY YARD SALE, 200 Block of Roosevelt Ave., Saturday, 7 am-until?

FLORENCE: 2717 DOUGLSTON AVE. Sat. 7AM-Noon, Furniture, glassware + lots of misc. Rain or Shine!

MUSCLE SHOALS: NEIGHBORHOOD SALE 300 block of W Michigan Ave. Fri. and Sat. 6 a.m., Name brand shoes/clothing teens to adults, furniture. MAP ID # 2309

FLORENCE: YARD SALE, 219 Hampton Ave. Saturday, 6 a.m. - 1 p.m. Variety of items!

GREENHILL: Greenhill Methodist Church
Annual Chicken Stew and Yard Sale
Sat. May 25th at 7 a.m.
Light breakfast, Plant Sale, 15050 Co. Rd. 47 256-757-5007

TUSCUMBIA COMMUNITY YARD SALE
Sullivan Village
104 Carrie LN., Sat., May 4th 7 am-until?
Lots of great deals!

KILLEN YARD SALE, 229 Montclair Rd. (Big Oak Sub., behind Baptist Church) Fri, Sat & Sun, 8am-until? Tools, Antiques, Clothing, Jazzy Electric Wheelchair-FREE to any Veteran.

FLORENCE: (Petersville)
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312 Congress St.
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7 a.m. til noon.
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NORTH FLORENCE PLANT/YARD SALE, 257 Roosevelt Ave., Sat., 7am-1pm, Hosta, Lilies, Elephant Ears, Mint in 1 gallon pots, \$3 each or 2 for \$5. 256-710-1669. Furniture, Tools and more!

TUSCUMBIA YARD SALE, 1412 Memory Lane, (Off of Hwy 72) Fri & Sat, 7 am-until? Clothes, Glassware, Cookbooks, Horse Bridals, lots of good stuff!

HUGE SALE
TUSCUMBIA: 1004 E. 5TH Street
SAT. 8AM-NOON, TOOLS, TOYS, furniture, antiques + collectables.
MAP ID# 2335

SHEFFIELD YARD SALE, 100 Pickwick St., (The Village Sub.) Saturday, 7 am-until? Antiques, Furniture, Electronics, Exercise equipment, Home furnishings, Clothing, Baby clothes, Glassware and more!

FLORENCE: ESTATE SALE! THE ESTATE OF WILLARD R. SOUTH WOODWORKING/SHOP AND EQUIPMENT:
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•CRAFTSMAN 17" 1/2 H.P. Drill Press
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•Grizzly G0453 15" Planer
•Drum Sander
•Woodtek 24" Band Saw
•Craftsman 10" Contractor Series Radial Arm Saw
•Router and Table
•Floor Stand Grinder
•12' Tandem Axle
•Flatbed Trailer
BY APPT ONLY:
256-335-9522
CENTRAL HEIGHTS COMMUNITY
2073 CO. RD. 154
FLORENCE, AL 35633
MAP ID 2205

FLORENCE: BENEFIT YARD SALE for Haiti Missions at Cornerstone Church of Christ. 12101 Highway 20 Sat. May 25th 7AM-1PM, Rain or shine. Map ID # 2324

Save The Dates:
June 9-12

HOMECOMING & GOSPEL MEETING

Speaker: Chris Miller

Pine Hill Church of Christ
1024 Co. Rd. 10, Waterloo
256-767-3497

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WASHER AND DRYER
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Whirlpool

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WASHER WFW5620HW
Load & Go Dispenser, Steam Clean Option
DRYER WED5620HW
Eco Boost, Wrinkle Shield Option
\$699 Each
Was \$899

Whirlpool

TOP MOUNT REFRIGERATOR
WRT318FZDW
Was \$829
SALE PRICE \$579

Whirlpool

OVER THE RANGE MICROWAVE
WMH31017HS
1.7 Cu. Ft., 300 CFM Vent Fan
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Whirlpool

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Memorial Day Chicken Stew and BBQ by the Knights of Columbus, Florence Council 3989, Monday, May 27 at Langer (Knights of Columbus) Hall, 4051 Co. Rd. 30 in St. Florian. Selling 6am until we run out. Come early!

Menu and priced: BBQ Pork - \$9 per pound, \$40 per whole Boston Butt. Chicken Stew - \$7 per quart, \$20 per gallon. Katie's Slaw - \$4 per jar (mild or jalapeno).

We are proud to offer Pre-Sales for our smoked Boston Butts, complete with a container of St. Florian BBQ Sauce (\$40 each). Orders must be received by Friday, May 25 with payment. Pre-Sale orders can be picked up from 6-9am on May 27.

For any questions, please call Chad Sidley at 256-335-9650 or email: sidleyexterior@gmail.com

LifeSouth Blood Drives The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday-Friday, 9am-5pm; Saturday, 9am-3pm; Sunday, 1-5pm.

Keller Center, 1208 S Jackson Highway, Sheffield, 256-383-3535. The hours are: The hours are: Monday-Friday, 9am-5pm.

Tuesday, May 21, 9am - 3pm, Colbert County Health Department, 1000 S Jackson Hwy, Sheffield

Wednesday, May 22, Noon - 5:30pm, Shoals MPE, 33111 Co Rd 47, Florence

Thursday, May 23, 7am - 5pm, Helen Keller Hospital, 1300 S Montgomery Ave, Sheffield

Friday, May 24, 10am - 6pm, Walmart, 13675 Hwy 43, Russellville

Saturday, May 25, 1-7pm, Underwood Petersville Volunteer Fire Department, 4661 Hwy 157, Florence

Sunday, May 26, Noon - 7pm, Walmart, 1706 Military St S, Hamilton

Monday, May 27, 1-6pm, Foodland, 1161 Hwy 72, Killen

Tuesday, May 28, Noon - 5:30pm, Clearview Cancer Institute, 202 E Dr. Hicks Blvd, Florence

Wednesday, May 29, 2-8pm, Certain Teed Saint-Gobain, 475 Walnut Gate Rd, Russellville

Thursday, May 30, 11am - 3pm, North Alabama Medical Center - Cloyd Campus, 2111 Cloyd Blvd, Florence

Friday, May 31, 10am - 2pm, Walmart, 42466 Highway 195, Haleyville

Friday, May 31, 3-7pm, Title Max, 2110 11th Avenue, Haleyville

The May meeting of the North Alabama Civil War Round Table will be held on Tuesday, May 21 at 6pm at the Florence Lauderdale Public Library.

The speaker will be David Gregg who will speak on "Discovering Civil War History From The Southern Claims Records." David is one of our local historians whose focus is on the Civil War in North Alabama. He has served as Vice President of the Tennessee Valley Historical Society. His presentation will discuss events that occurred in North West Alabama during the war among the civilians and the military. Anyone interested in this important period in our history is cordially invited to attend.

Winning Ministry Camp at Gallee M.B. Church, 23001 Co. Rd. 14, Florence, June 3-August 2. Fee: \$60 weekly. Camp hours: Monday-Friday 8am-5:30pm, early bird hours are available upon request with additional fee.

Sign your child up for a fun-filled summer of Bible lessons, sports, crafts, field trips and more.

We are a Summer Feeding Food Bank site, free for all children up to age 18. Call 256-767-1868 for more details.

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 May 23, June 27, July 25, August 22, September 26, October 24.

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

Central High School, Class of 1958, 61 Year Reunion - A casual reunion has been scheduled for 3:30pm on Thursday, May 23 in the party room at Logan's Roadhouse in Florence POC Charles D. Lawson, 256-764-1910 or lawsonp5@aol.com.

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piggly wiggly

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<p>JUMBO VIDALIA Onions</p> <p style="font-size: 1.5em;">69¢</p> <p style="font-size: 0.8em;">LB.</p>	<p>GALA OR RED DELICIOUS Apples</p> <p style="font-size: 1.5em;">89¢</p> <p style="font-size: 0.8em;">LB.</p>
<p>YELLOW Squash</p> <p style="font-size: 1.5em;">69¢</p> <p style="font-size: 0.8em;">LB.</p>	<p>SUPER SELECT Cucumbers</p> <p style="font-size: 1.5em;">2/89¢</p> <p style="font-size: 0.8em;">EACH</p>
<p>PIGGLY WIGGLY Frozen Sherbet</p> <p style="font-size: 1.5em;">2/\$5</p> <p style="font-size: 0.8em;">64 OZ. CTN.</p>	<p>PIGGLY WIGGLY ALL VARIETIES Salad Dressing</p> <p style="font-size: 1.5em;">2/\$3</p> <p style="font-size: 0.8em;">16 OZ. BTL.</p>
<p>BUSH'S Baked Beans</p> <p style="font-size: 1.5em;">1.79</p> <p style="font-size: 0.8em;">28 OZ. CAN</p>	<p>MAXWELL HOUSE Original Coffee</p> <p style="font-size: 1.5em;">5.79</p> <p style="font-size: 0.8em;">30.5 OZ. CAN</p>
<p>PIGGLY WIGGLY Vegetable or Canola Cooking Oil</p> <p style="font-size: 1.5em;">1.89</p> <p style="font-size: 0.8em;">48 OZ. BTL.</p>	<p>FIORA 3-PLY Paper Towels</p> <p style="font-size: 1.5em;">4.79</p> <p style="font-size: 0.8em;">6 ROLL PK.</p>
<p>NORTHERN QUILTED Double Roll Bathroom Tissue</p> <p style="font-size: 1.5em;">\$10</p> <p style="font-size: 0.8em;">18 ROLL PK.</p>	<p>KRAFT - PRE-PRICED AT \$4.69 Cheese Singles</p> <p style="font-size: 1.5em;">2.99</p> <p style="font-size: 0.8em;">16 OZ. PKG.</p>

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3-HORSE SLANT GOOSE-NECK TRAILER, good floor with mat, new axles installed by Jake's Trailers, large tack room, pulls great. \$3,200 or best offer. Call 256-710-7505 after 3 p.m.

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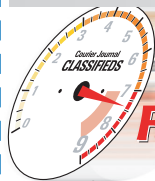
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Courier Journal

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DEADLINE: Friday 5pm

Post #11...

Continued from Page 1

services that are available. The event sponsor is Alabama Health Guidance, and they will provide free pizza. According to Anah Fowler, the event is focused on letting veterans know that their service is appreciated. "Serving our veterans is a privilege," said Anah Fowler, with Alabama Health Guidance. "They served us, and now we want to serve them."
"This event is the perfect opportunity for us to

make our local heroes aware of the many ways in which American Legion Post #11 and the Veterans Administration can assist them in their daily lives," said Mary Day Smith, Adjutant at Post #11. Post Commander, Bill Phillips added, "The American Legion is veterans serving veterans. We are honored to open our building for this event."

For more information about the open house, call The American Legion at 256-764-5122 or Alabama Health Guidance at 256-648-5710.

Mako...

Continued from Page 1

any necessary adjustments while guiding the robotic-arm to execute that plan. It's exciting to be able to offer this transformative technology across the joint replacement service line to perform total knee, total hip and partial knee replacements." The surgeons that will be using the Mako System are, Dr. Jeffery Goodman, Dr. Jeff Hovater, Dr. A.E. Joiner, Dr. John Mann, Dr. Johnathan Wright, and Dr. John Young. The first surgery will be performed this month.

The Mako Total Knee, partial knee and total hip application are treatment options designed to relieve the pain caused by degenerative joint disease. Through CT-based 3D modeling of bone anatomy, surgeons can use the Mako System to create a personalized surgical plan and identify the implant size, orientation

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Stryker's Mako has been in the news recently throughout all of Alabama. The University of Alabama's head coach, Nick Saban, had hip replacement surgery that was assisted by the Mako system. Saban was up using a walker the day after the surgery and a cane two days after. He was back to work within the week.

"We are proud to be the first hospital in Northwest Alabama to offer this highly advanced robotic technology in our area," Storey added. "The addition of Mako to our orthopedic service line further demonstrates our commitment to provide the community with outstanding healthcare."

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

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Shorts...

Character in Action Awards

Continued from Page 2

The CIA Program is made possible by funding from the Sheffield Housing Authority and the Tuscumbia Civitan Club. Dr. Denise Woods and the Education Committee of the Children's Policy Council coordinate the awards ceremony. Many thanks and appreciation for all involved.



The award recipients include:
Colbert County School System—Elijah Brown, Alanna Dickson and MJ Satchel

Muscle Shoals City School System—Cam Irons, Tyler Ricks and Makylia Hankins
Sheffield City School System—Addie Black, Athene Willingham and Terri Jones
Tuscumbia City School System—Reed Mansell (not pictured), Madison Moreland and Hannah Middleton.

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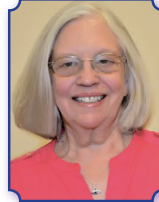
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(Payroll & Capital/Fixed Assets)

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Matters of the Mouth

by Dr. Victoria McClanahan

"Bad teeth" run in my family"-- or do they?

"Bad teeth" are commonly thought to run in families. However, there are very rare instances where this is true. There are certain enamel (the outer most and strongest layer of the tooth) defects such as Amelogenesis Imperfecta, but this diagnosis is rare and is usually accompanied by other problems in the body.



You can breathe a sigh of relief if you believe to have inherited "bad teeth." Honestly, bad habits are usually the causative agent of bad teeth. It is crucial that you develop good habits early in life to help maintain your oral health. The very first teeth will usually begin to erupt in the mouth around 6-8 months and by the age of two, there will be twenty "baby" teeth in the mouth. As soon as a tooth erupts, it needs to be cleaned properly. While it is not recommended to use fluoridated toothpaste until the baby can spit, it is important to remove the food off of the teeth after eating. You can

use a small toothbrush or gauze to wipe the teeth off after eating. Sugary drinks can do major damage to the baby teeth; never let your child go to sleep with anything other than water. During these developing stages, it is important to remember that these teeth are much thinner and smaller than the adult teeth, thus they are more prone to decay or "cavities."

These healthy habits are just as important for adult teeth too! Brushing is best accomplished by using small circular motions with the toothbrush (go up onto the gums and back down on the teeth) with fluoridated toothpaste. This brushing technique not only keeps the teeth healthy, but serves to maintain proper gum health as well. To properly remove debris in between the teeth, flossing after meals (at least once per day) is recommended. Toothbrush bristles cannot get in between teeth all the way, but floss can!

With proper home care and consistent hygiene checkups at your dentist, you can spend the rest of your life without having to say "bad teeth run in my family."



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Interested candidates should have a bachelor's degree, as well as 2 years of experience in social services, and excellent organizational and interpersonal communication skills. Experience in a public housing authority, or in a similar capacity elsewhere, will be accepted in lieu of education.

Salary: DOQ. Start date: July 1, 2019

Resumes and cover letters will be accepted by mail, email, or in person until Friday, May 24, 2019 at:

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Applications can be picked up between the hours of **9 a.m. - 12 p.m. & 1 p.m. - 4 p.m. ONLY**
NO APPLICATIONS WILL BE ACCEPTED AFTER 4:00 p.m. on FRIDAY, JUNE 14, 2019
There will be a \$20.00 processing fee payable in **cash or money order only**
Applicants need to provide **COPIES** of the following documents: **(NO ORIGINAL DOCUMENTS)**

- Valid Driver's License (must be 18 years old to apply)
- Standard, Academic or Credit Based Diploma and Transcript of Grades from an Accredited High School, as determined by the JAC, or GED Certificate and Official Report of Test Results
- Military Form DD214 - if applicable

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ON YOUR DEBT

Who Can File for Chapter 7 Bankruptcy?

B. Grant McNutt
Managing Attorney



Technically, any individual can file for Chapter 7 bankruptcy unless the debtor, in the preceding 180 days, either:

- Had a bankruptcy petition dismissed because he or she willfully failed to appear in court or to comply with orders of the court, or
- Voluntarily dismissed a bankruptcy case after secured creditors sought leave of the court to recover collateral

A bankruptcy filing will also typically be dismissed if the debtor has not completed the required credit counseling in advance of filing and submitted a certificate of completion with the bankruptcy petition.

Of course, when people ask whether they can file Chapter 7, what they really want to know is whether they can use the Chapter 7 bankruptcy process to discharge unsecured debt. That is, after all, the goal of a Chapter 7 case. The answer to that question is a bit more involved.

Bars to a Successful Chapter 7 Case

1) Means Test Qualification

The October 2005 revisions to the U.S. Bankruptcy Code included provisions to ensure that bankruptcy filings were not "abusive". In other words, to make sure that people filing for Chapter 7 bankruptcy and discharging debt really were in financial crisis and had not just decided it would be easier not to have to pay. The multi-step financial test associated with that analysis is known as the Chapter 7 "means test."

If the debtor does not pass the means test, the Chapter 7 bankruptcy case (subject to 11 U.S. Code § 707), will either be dismissed or converted to Chapter 13 case. So, it is in a debtor's best interest to do the math in advance, ideally with the help of a qualified bankruptcy attorney.

For many people, the analysis is quick and easy. If the debtor's income is below the median income set by the U.S. Department of Justice in his or her state for a household of the same size, the filing is presumed not to be abusive and the debtor doesn't have to complete the means test. For those with above-median incomes, the next step is to calculate projected disposable income over the next five years. This is accomplished by deducting allowable monthly expenses from monthly income and then multiplying by 60. However, not all expenses are included in this calculation, and some of the expenses you'll deduct will be based on IRS standards rather than the actual amount you pay.

If disposable income, the amount left over when you have deducted allowable expenses from income, is less than \$8,175, there is no presumption of abuse. The calculation then stops and the debtor can move forward. If disposable income exceeds \$13,650, a presumption of abuse arises and the debtor can't pursue Chapter 7 bankruptcy unless special circumstances apply.

These dollar values are scheduled to update in 2022.

For debtors who fall into the gray area with at least \$8,175 but not more than \$13,650 in disposable income over five years, there is another step to determine whether the leftover income is enough to pay 25% or more of unsecured, non-priority debts over five years. If not, there is no presumption of abuse and the debtor may proceed. But, if the debtor will have

sufficient disposable income to pay at least 25% of those debts, the presumption of abuse arises. Unless there are special circumstances, the debtor will be unable to proceed with Chapter 7 bankruptcy, though Chapter 13 may be an option.

2) Time Bars to Discharge

A debtor will be disqualified from receiving a discharge in a Chapter 7 bankruptcy case if he or she:

- Was granted a discharge in a previous bankruptcy case that commenced within 8 years prior to the filing of the current petition, or
- Within one year prior to the filing of the petition, in another case:
 - Transferred, destroyed or concealed property with intent to hinder or defraud a creditor,
 - Concealed, destroyed, or falsified financial records,
 - Made a false claim or provided a false account,
 - Failed to satisfactorily explain loss of assets, or
 - Refused to obey an order of the court or respond to material questions

3) Jeopardizing a Chapter 7 Discharge

A would-be Chapter 7 debtor that passes the means test and is otherwise qualified to receive a discharge can usually eliminate most unsecured debts in bankruptcy, if he or she plays by the rules. It's important to be aware that the bankruptcy discharge isn't guaranteed. Rather, a discharge can be denied if:

- In the Chapter 7 case, the debtor commits any of the acts described in the section above, such as transferring property to defraud creditors, or
- The debtor fails to complete the required financial education course after filing the petition but prior to requesting a discharge

For most debtors, the Chapter 7 process is relatively painless, and debts can typically be discharged in less than 4 months. However, there are several mistakes a debtor can make that will derail a Chapter 7 case or lead to denial of discharge. These include filing too soon after a prior discharge or disqualifying event, filing under Chapter 7 with too much income relative to expenses, and failing to follow the rules and provide complete and accurate information during the bankruptcy proceeding.

Working with an experienced bankruptcy attorney from the beginning can help to ensure that you've chosen the best solution for your circumstances, are fully qualified for the type of relief you choose to pursue, and understand exactly what is required of you to successfully complete your bankruptcy case and receive a discharge.

So please give us at Bond & Botes a call and speak with one of our experienced bankruptcy attorneys to allow us to help you. Initial consultations are free. We can answer all your questions regarding Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, stopping a foreclosure or wage garnishment, avoiding liens, stopping law suits, discharging medical debt, personal loans, payday loans, credit card debt, etc. We can alleviate your stress! We want to help and we can help you!

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Run...

Continued from Page 1

After arriving at the memorial and taking a brief break, officers and family members surrounded the memorial statue and markers, forming a circle

along the brick walkway. They proceeded to perform four different exercises, one each to honor the four Florence police officers killed in the line of duty.

The memorial run was organized by Kevin Robinson in honor of all police brothers and sisters

who have paid the ultimate sacrifice. Participants completed the event by jogging back to the Police Department

on Court Street. Cody Ticer, grandson of Steve Ticer, was among those who participated in the event.

FLORENCE POLICE MEMORIALS w/ End of Watch

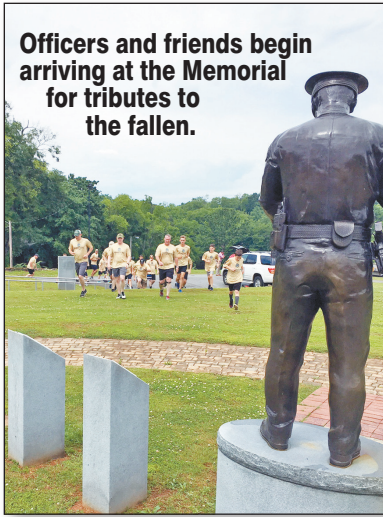
Doys Whitehead
EOW 6/20/71

Leo Glover
EOW 5/23/74

Steve Ticer
EOW 5/13/88

David Young
EOW 5/3/07

Officers and friends begin arriving at the Memorial for tributes to the fallen.



Push-ups for Leo Glover



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Commentary

Responsibility in Protecting Lives

Alabama's Human Life Protection Act (HB314) was passed by both houses of the legislature and signed by Governor Ivey last week. It is the strongest pro-life bill in the country which makes

no distinction between consensual and forced sex. The state Senate approved it by a 25-6 vote with one abstention. The bill passed without exemptions in cases of rape and incest. The law will take effect in six months and includes very stiff prison sentences for medical professionals who violate provisions of the act.

Alabama is now the most pro-life state in the union. Some like that designation; some abhor it.

Republican Rep. Terri Collins from Decatur sponsored the bill which received national attention during the House deliberations. "This bill is about challenging Roe v. Wade and protecting the lives of the unborn, because an unborn baby is a person who deserves love and protection," Collins said.

Since the bill includes the position that all unborn lives are sacred and created at conception, it can't arbitrarily exclude a life created through an act of violence.

See LIVES.. on Page 28

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

in the

Shoals

May 22, 2019

THIS WEEK

Happening THIS WEEK

MEMORIAL DAY EVENTS

For Fallen Heroes

FLORENCE – The annual Memorial Day Program at the Florence-Lauderdale County Veterans Memorial is set for Monday, May 27 at 10am. Poppies will be given to the first 200 attendees to arrive

at the Veterans Memorial at 301 Veterans Park Drive off Wilson Dam Rd. just north of the dam.

The local theme for

See HEROES... on Page 15



Post 31 Honors

TUSCUMBIA – The American Legion Colbert County Memorial Post 31 is sponsoring a Memorial Day Program at 11am on Monday, May 27 on the lawn of the Colbert County Courthouse.

The Memorial Day speaker

will be Johnny Watson and special music will be performed by Kyle Trapp. Please bring a lawn chair and enjoy the program.

At the conclusion of the program, everyone is invited to the Post 31 meeting hall

across the street from the courthouse for refreshments and to view the Wall of Honor at the Post.

For more information, please call 256-577-6968.

THE FREE INVESTMENT CLASS SERIES

at TVA Community Credit Union on Wilson Dam Road continues on Tuesday, May 28 from 6:30-8:30pm with "Making Safe and Informed Investment Decisions" All classes and seminars are free and open to the general public, however, participants MUST register in advance. Contact John Ingwersen at jingwersen@gmail.com.

The series is sponsored by TVACCU, the Mutual Investment Club of Florence (MICF) and the Alabama/Emerald Coast Chapter of Better Investing.

A RAIN BARREL WORKSHOP

will be presented by The Alabama Cooperative Extension System on Friday, May 24 from 11:30am-1:30pm at the Lauderdale County Extension Office at 802 Veterans Dr. Florence. Collecting rainwater is extremely helpful during summer droughts. Learn the basics of setting up a rainwater harvesting system in your landscape. A rain barrel can be purchased for \$40. You MUST REGISTER BY MAY 22 to reserve a rain barrel. Please call our office at 256-766-6223 or 256-690-8979 to register.

Courier Journal ADOPT A FRIEND



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is a sweetheart. Please adopt this handsome sweet brindle boy! **THE PET OF THE WEEK ADOPTION FEE IS \$15** & includes spay & rabies! To learn more, contact the Colbert shelter at 256-381-4073!

Hi there. I'm **ANN**. I'm a sweet lovable lab mix girl. I was born 8/7/2017. I'm up to date on my vetting, spayed and microchipped. I'm a very high energy lad so will do great with children and other dogs. PAWS at shoalspaws.com!

Hi! My name is **RIPLEY!** I'm about 2 years old. I've been told that I'm a very handsome heeler/pointer mix. Contact Katelyn through REAL at 256-443-8333

FLINT is a large male German Shepherd with lots of love to give. **HIS PET OF THE WEEK ADOPTION FEE IS \$75** & includes neuter & rabies! To learn more, contact the Colbert shelter at 256-381-4073!

I'm your lad. I'm **TOMMY**. I was born October 27, 2018. I'm a very playful kitty. I'm litter box trained. If you're interested in adopting me, please call PAWS at 256-383-0690!

YOUR Letters

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

Look at Sub-Teaching

Dear editor:

I recently served pizza, breadsticks, and drinks to a mostly English as a Second Language class of about 25 eighth-graders at a "high-needs" middle school. This class manifested so much maturity and respect for me for the five weeks that I was their substitute teacher. Their respect continued with one student kindly telling another not to say bad words.

In the end, two girls volunteered to help me clean up and when departing they both said, "God, bless you, Mr. Mike." At age 66, I encourage those who may be retired to consider substitute-teaching.

Mike Sawyer
Denver, CO

The contractor is located in Huntsville. Were local contractors allowed the opportunity to become partners with UNA on this project?...



Thanks Operators

Editor:

Thank you to the local and national Personal Weather Station (PWS) operators for your time and resources used to provide weather data to online outlets such as Weather

Underground, the Weather Channel and others. You provide a valuable service. I appreciate seeing weather conditions in specific areas and being able to plan activities in St. Joseph, TN or in McFarland Park.

Another benefit is getting real-time data from stations near family and friends in other parts of the country during storms, winter weather, or floods.

Pat McKinney
Greenhill

Stand Up for the Poor

To the Editor:

After hearing a radio interview with State Senator, Tim Melson, on May 9, I would like to make the

See LETTERS... on Page 18



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Heroes...

Continued from Page 14

this year's Memorial Day is, "Remembering Our Fallen Heroes."

Relatives of service members who were killed in American wars are especially invited to attend. Veterans are also encouraged to attend as a show of respect for their fallen comrades.

The ceremony will include posting the colors, singing of the National Anthem, reciting the Pledge of Allegiance, laying of a wreath, the release of white-doves, a 21-gun salute, and the playing of Taps.

The Fallen Heroes

Memorial will also be dedicated at the ceremony and two new memorial monuments will be unveiled.

This memorial is located on the north side of the Veterans Memorial in a sunken-garden setting. Its purpose is to establish a permanent memorial for all the Lauderdale County citizens who gave their lives in defense of our Nation. The names of the 225 fallen heroes are listed on five permanently installed memorial markers, displayed by wars: WW I (46), WW II (131), Korean War (15), and Vietnam War (33). In addition to the 225, the county has lost four in the Global War on terrorism.

The Fallen Heroes Memorial stands as a symbol of the patriotism of the fallen heroes of Lauderdale County. Furthermore, displaying the names of the fallen heroes in this memorial is a commitment by the citizens of Lauderdale County that our fallen heroes will not be forgotten.

Attendees are invited to tour the Veterans Museum and the displays of military equipment and monuments on the grounds of the Veterans Memorial.

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Courier Journal

AS WE PAUSE TO REMEMBER ...

those who have died in service to our nation, it is appropriate to recognize the sacrifices required to preserve the freedoms that are ours, freedoms the type of which are becoming increasingly hard to find in areas outside the United States of America.

Even before the first official Memorial Day in 1868, designated as a day to decorate the graves of the fallen, Americans had taken it upon themselves in organized

local efforts to decorate the graves of service members. This action demonstrated the deeply personal and heartfelt gratitude that Americans express for those who serve.

Over one million airmen, coast guardsmen, marines, sailors, and soldiers who did not return to hug excited friends and loved ones after their service, but returned solemnly escorted in a flag-draped coffin.

Let us also not forget those who are still unaccounted for - lost in foreign lands, taken as POW's, resting in unmarked graves or buried in the oceans' depths. Those number around 1,600 from Vietnam, 8,000 in Korea, and over 70,000 in World War II.

While we're putting on our sandals or taking another bit of that hot dog this Memorial Day, it is important to remember that ...



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Memorial Day

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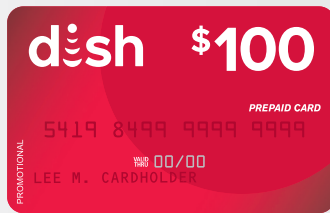
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Letters...

Continued from Page 14

Support for the Poor

following point:

A sizeable population in our state cannot afford to see a doctor (let alone two doctors involving multiple visits, treatments, evaluations, mandatory drug tests, etc. that the new medical marijuana legislation requires). Many are proud people who would not demand government help. Neither would they take on a debt or obligation knowing in advance they would not be able to pay the money owed.

To espouse all the benefits of medical marijuana as he has on the radio, and then to support existing law that makes criminals of the poor (i.e. forbidding them their God-given right to grow a plant naturally to self-medicate), is conceivably a violation of the oath you took as a medical doctor: "Do no harm."

Therefore, that strikes me as being hypocritical. If you sincerely believe you are advocating for the common good by maintaining a position against decriminalization, SURELY you would be equally as adamant about criminalizing recreational alcohol, the more dangerous drug.

But, he is NOT.

Melson should stand up for the poor, support decriminalization, and the liberties of everyone, and stop being a hypocrite.

J. Anthony Rogersville

A Different Direction

Dear Editor:

I attended the Florence City Council Meeting on Thursday, May 9, 2019. I made it known that the Council needed to move in a different direction. Among the many things I stated in my five minutes was that the Council should consider fully supporting the **Scholar Dollar Scholarship Program**, by giving enough money to fund the program for two years. The Council has spent millions of dollars on streetscapes and roundabouts. That was good but in the past. Our children and education are the future.

The Council should be encouraged to increase the percentage of the

See LETTERS.. on Pg 24

275935-1

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A Course In "Adulthood"?

I was sitting in my recliner while reading the other day. My wife also had the TV on in the background tuned into the news. So while I was reading, I had one ear screening the news stories. Before long, one of those news stories captured my full attention.

Apparently there is a popular trend now for young adults (namely, "Millennials") to enroll in classes for "Adulthood." So, what is "Adulthood"? Well, the name is pretty self-explanatory - it is learning how to be an adult. As the feature explained, "Adulthood classes teach millennials basic skills like sewing, cooking, how to handle their finances, how to deal with relationships, etc."

I could not help but stop and give thought to this "Adulthood" phenomenon. Of course, there is nothing wrong with the concept. If you do not know how to be an adult, and you are one, you have to learn somehow! But my thinking was more along the lines of wondering "Why is there such a growing need in our day for classes about being an adult?"

I doubt that this is the definitive answer, but if I had to sum it up in one word it would be "time." Most of the instruction for youngsters in learning how to be adults - comes from adults - primarily our parents. Some of it comes through verbal instruction, but a lot of it comes through osmosis. Both take a lot of time which is often lacking between parents and their kids in our day.

Several years ago, Cornell University did a study on contact time between parents and their children. In the study they wired average middle-income fathers for a couple of weeks to record how much actual interaction time they spent with their kids. Their study concluded that the average time was 37.7 seconds a day! I have seen other studies that were slightly better, but even so, the contact times were still astonishingly short.

To take this thought a step further, the lack of time between parents and children also takes its toll on spiritual maturity. Note God's words to Israel about spiritual training in the long ago: "These words which I command you today shall be in your heart. You shall teach them diligently to your children, and you shall talk of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up..." (Deuteronomy 6:6ff). One key ingredient for fulfilling this command is once again, time.

May God help us as parents - and may God help us as Christians to take the time to mentor those who follow in our footsteps (cf. Ephesians 5:15-17).

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Letters...

Continued from Page 18

A Different Direction

2019 one-cent sales tax increase to the Florence Board of Education to

25% or more. The Board now operates the Kilby School. In a few months it will add the former WC Handy Head Start to form a Pre-K program. These operations cost money. The Board graciously keeps the Burrell-Slater school open as it recognizes the Heritage at the school and community. The stadium lights a Lewis Field need to be replaced.

I support education and I also support teachers. Therefore, I fully support the efforts of our faith-based schools and their importance to the Shoals area and Alabama.

I could strongly support the Lauderdale County Commission and the Florence City Council to find a partnership to present a clear title of ownership of the Collins Medical Building on College Street to UNA at no cost. This will show that we are proud of our Division I University.

Sam Pendleton
Former City Councilman
Florence

See LETTERS.. on Pg 26

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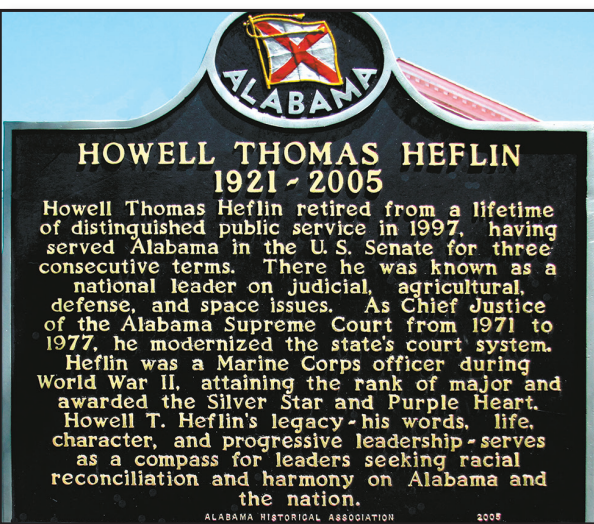


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Although born in Georgia, Howell Heflin grew up in Colbert Co. graduating from high school in Leighton, then getting a law degree from U. A.

The marker summarizes his service to Alabama and the nation including his 18 years as U.S. Senator. Heflin lived in Tuscumbia until his death on March 29, 2005, at the age of 83. He is buried in Tuscumbia's Oakwood Cemetery.

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

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Letters...

Continued from Page 24

Not a Good Decision

Editor:

Recently, it was reported by the *TimesDaily* that over the next 22 months UNA will spend \$17 million to cut utilities by 20%. The article stated, "There are about 70 facilities campus-wide that will get improvements."

This spending will provide a 'guaranteed savings' of \$24 million over the next 20 years. The estimated net savings over the 20 years is \$7 million (24m-17m). I am assuming that future rate increases over the next 20 years will be factored into the 'guaranteed savings.' As work is completed work each facility a certain amount of the funds need to be retained by UNA as part of these guaranteed savings. A different light bulb may reduce costs but the extra cost of the bulbs must be considered.

This \$17 million contract is not a good business decision on UNA's part. The contract should have been for two or three facilities. After the work is completed, wait three or four months and determine if the savings are there. If yes, then follow the same procedure for another two or three facilities.

The article stated that UNA and the contractor are 'partnering' in the project. Does this mean bids were not received? The contractor is located in Huntsville. Were local contractors allowed the opportunity to become partners with UNA on this project? The city of Florence recently gifted UNA with land for a proposed new baseball facility. Helping each other should not be one way!

UNA's administration wants a new baseball facility, a new football facility, and they have entered into a contract for \$17 million that will be paid over the next 22 months. This is an awful lot to be taken on by UNA.

Bill Smoak
Florence

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Cat & Kids

by Cathy Turner

Champions

So many champions in our area! At this writing, Muscle Shoals and Brooks have won Golf State Championships, And Coach Jay Mitchell's Mars Hill Panthers have brought a second State Championship to The Hill this year, this one in Baseball! Brooks also won the State Baseball Championship in 4A. At press time, Mars Hill and Rogers were vying for those Blue Maps in Softball as well.

How does it feel to win state championship?!!! Oh - the years that those players and parents have invested. But it sure was worth it! What a ride. Doesn't matter what the sport, the basic feelings are the same. I thought that I would share my feelings about that ride to the state level. It's a different sport, but I think that these spring sport parents are now feeling how I felt then. A column from 2005:

With 4:25 to go, I sat down. "We're gonna win this," I thought. Then I popped right back up and kept on cheering.

When the championship game was over, my eyes hurt from not getting much sleep. My throat hurt from yelling. My stomach was in a knot, and my feet hurt from standing for two hours. I was exhausted, but I was so happy I couldn't contain it. I was jumping up and down and giving high fives to my family while hugging and crying and thanking God for giving us talents. This was the swirl of winning a high school state basketball tournament - grinning and spinning and hugging a thousand people.

I have always said that Mars Hill fans would cheer at a checkers match, if the Panthers were playing. Well, this was no checkers match. It was the second game in Birmingham. The old players came. The little ones came. Grandparents, founding fathers, anxious mothers came. My sisters flew in from North Carolina. My brother and his family drove six hours to Birmingham. At the last minute, my boss left her office and drove down. Our friends, our church, MHBS elementary kids, area supporters, all the

friends and families of the other players - the Mars Hill community - everyone was there. And after we won, I hugged them all.

What I experienced was nothing compared to what my daughter felt. All those fans waited for our girls outside of the Civic Center. I will never forget the expression on Lora's face as she received hugs from that throng of people - a look of excitement, love, and success. Wow. In her journal a couple days later she wrote, "Staying in Birmingham was like a dream, one that you don't want to wake up from. I got to live with eleven of my best friends for a week while making memories that will last a lifetime. We were celebrities. We were chauffeured around, people asked for our autographs, we went to press conferences - boys wanted to carry my luggage." Further on she added, "I feel that it was as much of a victory for our fans as it was for us. They had just as big of a part of creating the magic as we did. I felt like we were floating on their excitement."

Truly, we were all lifted like a whirling dervish, taken to the top by a team that peaked at the right time - a team that played hard and then played harder. They were five shooters that played like they wanted it. Sweet and innocent. Strong and skilled. Each Panther did what she needed to do. They performed excellently before their friends and family. It was worth the trip - 5 years, 95 games, 1800 points, MVP.

It is awesome when hard work pays off. Coach Cindy Caudle and the Lady Panthers have the rings to prove it.

Rings are coming! When you perfect your game and find your zone, you do float. It's magic. It's beautiful. It will win you a championship.

I guess I do know how these champions feel. It's the same way I feel when I do a good job.

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10 COUNT PKG. - SELECT VARIETIES
CAPRI SUN POUCH DRINKS **2/\$3**

16.92-31.78 OZ. - SELECT VARIETIES
LITTLE DEBBIE BIG PACKS SNACK CAKES **2/\$6**

24 COUNT PKG.
PICTSWEET FROZEN CORN ON COB **\$4.99**

11.5-16 OZ. PKG. - SELECT VARIETIES
COLE'S FROZEN STICKS, TOASTS, OR GARLIC BREAD **2/\$4**

16.9 OZ. BTLs. - 24 PACK
NIAGARA WATER **\$1.89**

9.5-10 OZ. BAG - SELECT VARIETIES
LAY'S POTATO CHIPS **2/\$4**

8 COUNT PKG - YOUR CHOICE
ESSENTIAL EVERYDAY HAMBURGER OR HOT DOG BUNS **79¢**

8 OZ. TUB - SELECT VARIETIES
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28 OZ. - SELECT VARIETIES
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10 OZ. BTL. - SELECT VARIETIES
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45 OZ. TUB - SELECT VARIETIES
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18 OZ. BTL. - SELECT VARIETIES
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Commentary
Lives...

Continued from Page 14

At the same time, it seems clear that anyone who voted for the bill as fashioned has neither been impregnated during a rape or incest event, nor had a daughter or granddaughter in that situation. A woman choosing to carry that baby to term deserves great admiration. And while she should be encouraged to do so, it will be a deeply emotional situation for years, even decades. It should be victim's decision, NOT the state's.

If the state is demanding that a woman goes through the nine months of pregnancy resulting from a documented rape, then the state should cover EVERY associated expense up to and including the birth.

In the cases of incest or rape, the Morning After pill also should be made available at no cost to those who file charges immediately.

Rep. John Rogers' comments against the bill, "You can kill them now or kill them later," drew national attention. However, he is correct in one aspect of his assessment. Some of these children will be unwanted.

So, now comes the real work. Assuming some ladies don't bolt for abortions in another state, the number of live births in Alabama will start to increase in 15 months.

Ardent pro-lifers in Alabama have what they wanted. It is imperative that everyone step up and take some personal responsibility for these children now. Adopting or fostering one or more is the ideal solution.

Those who can't do that should do their part in other ways. Donations to children's homes, groups that promotes adoptions or other meaningful avenues are a must.

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Medicare Minute
"Medicare Supplements"

Medicare supplements, also known as Medigap policies, are designed to help cover some or all of the deductibles, copays and coinsurance that Original Medicare does not cover. Medigap policies are sold through private insurance companies.

In Alabama these insurance companies can sell you only a "standardized" policy identified by a letter, such as Plan F. The most common supplemental plans in Alabama are Plans A, B, F, G and N. The term "standardized" means that Medicare requires all plans with a particular letter to have the same basic benefits regardless of the company selling it. For example, a Plan G with one company has to have the exact basic benefits as Plan G with every other company selling it.

Two things to keep in mind when shopping for a Medigap policy. First is the premium. Different insurance companies can charge different premiums for the exact same policy. This means you could pay more for your Medigap policy from one company than you would from other companies offering the same basic benefits. It's a good idea to check with someone who can show you the premiums from several companies to be sure you're getting the best premium for you coverage.

The second thing to keep in mind is the type of Medigap policy you are looking at. Some companies offer a Medicare SELECT policy. SELECT policies may require you to use a defined network of providers to receive full coverage, meaning you may not have full coverage from a provider even though the provider accepts Medicare. A standard Medigap policy will allow you to go to any provider that accepts Medicare. If you are not sure about the type of Medigap policy you are looking at, or its premium, you can contact or come by our office for help.

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.

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15-Oz. Cans **Van Camp's Pork & Beans**

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88¢ Ea.

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\$3.48 Each

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14-Oz. Reg. Or Bun Length **Ball Park Angus Beef Franks**

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8-Oz. Brick **Kraft Philadelphia Cream Cheese**

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99¢ Ea.

8-Oz. Bowl Assorted **Cool Whip Topping**

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6.5-Oz. Original **Reddi Whip Whipped Cream**

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The Last Word

Your last word and last breath are not far away. Then what? It's my body and life and I'll do what I want with it. Help yourself, it's a free country. But remember your soul lives on somewhere forever. **Psalms 68:20** "He that is our God is the God of salvation; and unto GOD the Lord belong the issues from death." **FAMOUS LAST WORDS ARE HERE: Romans 14:12** "So then every one of us shall give account of himself to God." **Revelation 20:12** "And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works." **Matthew 12:37** "For by thy words thou shalt be justified, and by thy words thou shalt be condemned." God has a permanent and thorough video of your life, thoughts, words, and deeds ready for view and review at any moment. You might think you are in full-control now, but when the heat is on and the air is off, you'll change your mind.

Political correctness is man replacing God's word and His authority with man's stupidity. People and homes and marriages and churches and governments fail when they refuse to acknowledge their sin and reject the Word of God, and turn their back on the God of the universe. Today we are consumed with the love for sin and self-adoration. Total rebellion. **1 Samuel 15:23a** "For rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry." **Jeremiah 8:9** "The wise men are ashamed, they are dismayed and taken: lo, they have rejected the word of the LORD; and what wisdom is in them?" God will have the last word and you will shut up and listen for a change. Getting lawful approval to sin doesn't make it right. You don't have to vote to do right. **John 3:18** "He that believeth on him is not condemned: but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God." You'll get your last word, but God will have the last "last" word. **Jeremiah 5:31** "The prophets prophesy falsely, and the priests bear rule by their means; and my people love to have it so: and what will ye do in the end thereof?"

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DAVE Says

by DAVE RAMSEY

LOST AND OVERWHELMED

Dear Dave,
 My fiancé and I just started your class, but we're having trouble getting our beginner emergency fund together. We both work full-time, and I make \$59,000 a year while he has worked in retail for several years and makes \$22,000 to \$25,000. I'm trying to manage a couple of side jobs, but we just can't seem to get our budget to work in a way that will allow us to save anything. Can you help us?
 Adrienne

Dear Adrienne,
 First of all, your finances should remain separate until you're married. There's shouldn't be a "we" in terms of money at this point. You can always run a single budget that you both look at and prepare for after you're married, but right now he shouldn't be

paying your bills and you shouldn't be paying his bills. The biggest problem I see is that he's making no money. He needs to get a better job. He can't pay his bills, and in the process, he's sucking you dry. I'm sure your fiancé is a good, hard-working man, but he needs to make a serious career shift soon—like now!

In the meantime, this guy needs to take on a part-time job or two until he gets that career shifted. It's not really a budgeting problem you're looking at. It's an income issue.
 —Dave

DIVERSIFY ADVISORS?

Dear Dave,
 We're wondering if we should diversify our investments by hiring multiple advisors with different companies, so we won't have all our eggs in one basket. Your thoughts would be appreciated.
 Marya

Dear Marya,
 I would get one advisor, and I wouldn't invest all my mutual funds in one fund category. Virtually all mutual fund advisors can sell pretty much any mutual fund, and you can buy an array of different mutual funds from different companies through one advisor. That gives you diversification. So, there's really no advantage in having multiple advisors, unless you don't trust someone's advice. And if you don't trust someone's advice, why are you working with them in the first place?

I personally have one financial advisor, and I trust that person. Still, I ask lots of questions and make sure I understand everything that's going on with my money and the investment before making a decision. Why are you recommending this? What is it about them you like? Show me the fund and how it compares to the S&P and other

funds in the same category. If you approach it this way, and again, you have one advisor, it's a learning process and you become a more educated investor. Plus, after a while you can create your own diversification. *Never* put money into something you don't fully understand!
 —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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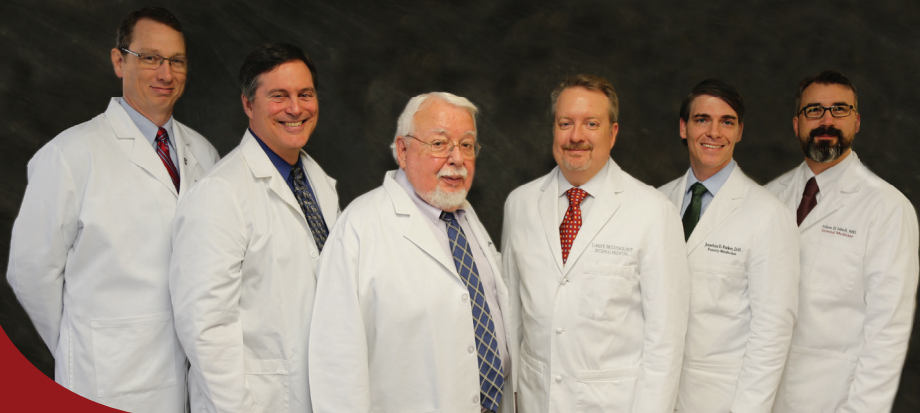
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Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-320-1235 (TTY: 711).

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Real Estate

APARTMENT FOR RENT; FLORENCE: 441 N. Cedar St. 1 and 2 bdrm., apt, \$325 and \$350 rent, \$300 deposit. 256-764-3137.

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

APT FOR RENT SHEFFIELD: 612 N. Atlanta, Apt. B, 1 bdrm., 1 ba. \$300 Rent, \$300 Deposit. 256-764-3137.

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Information contained herein believed to be correct but not guaranteed. Announcements made the day of the sale by Holland Realty & Auctions, Inc. supersedes any printed material. Agency Disclosure: Auctioneers are working for the seller only. 2019

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Randall on Real Estate
News & Tips on the Shoals Market



Road Work Ahead, Expect Delays

There you are... just be-bopping down the interstate and all of a sudden you see brake lights for miles. The worst part of a traffic delay is when you can't see what has you stopped and you have no idea how long you're going to be there.

In the real estate world, we deal with time frames on most everything. From the number of days allowed for the home inspection to the actual number of days until the deal has to close, time is always counting. Unfortunately, we sometimes face delays that we have no control over. Whether it's a loan problem or a title issue, sometimes problems arise that just couldn't have been prevented.

Often times however, the delay could have been expected. Similar to the roadside sign on the interstate, there are usually red flags that tell you when you might need to be looking out for possible delays.

For example: If a buyer is doing a VA or Rural Housing loan, it's best to allow a little extra time for the closing to take place. Most agents will allow 45 to 60 days to close instead of the customary 30-day period when such a loan is being used. This is not a negative jab at those loan programs; it's merely a fact that certain loan programs take longer to close. If everyone is aware of this on the front end, everyone is still happy on the back end.

Scheduling a real estate closing, coordinating moving in/ moving out, transferring utilities and all of the other things involved are sometimes tricky enough. Trying to do those things without knowing when you're going to close is even tougher.

It's much better to agree to close in 60 days and then find out you can close in 40 days than it is to think you're closing in 30 days and find out it's going to be 60. The tough part of the latter is that you don't find out on day 30 that you need 30 more days. Usually, you are asked to extend for a week or a few days, then another week, and another week, and so on... It's a logistical nightmare.

Look for red flags up front that you feel might cause you an issue or delay down the road. It's like the old saying goes, "Pay me now or pay me later"... This is most certainly true with time as well as money. -mr

Please feel free to send your questions.

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

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

Mike Randall, REALTOR®
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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Quinn admitted that she wasn't a fan of Sally's and that she wanted Wyatt with Flo. Meanwhile, Flo was torn between her new life and the secret she was keeping. Wyatt surprised Sally at Forrester to talk about their relationship, but the conversation took a turn that Sally didn't see coming. Thomas continued to try to win Hope's love and have her be a mother to Douglas. Flo felt guilty for bringing Thomas into Hope's world. Steffy Forrester arrived home from Paris with Baby Kelly and Baby Phoebe, and Hope sent Liam off to spend time with his family. Ridge urged Thomas not to interfere in other people's relationships. *Wait to See: Zoe and Flo weigh the pros and cons of spilling their secret.*

DAYS OF OUR LIVES John offered to help Marlena find Rolf's diary. Claire blamed Eve for Tripp breaking up with her. Ben had a tense run-in with Eve. Jack made a surprising move with his first appointment as mayor. JJ and Haley enlisted Tripp's help to evade the authorities. Eve set out to punish Ben. Meanwhile, Ben became more suspicious of Claire. JJ and Haley grew closer while taking refuge at the Horton cabin. Lani made a confession to Rafe. After Holly's funeral, Nicole lashed out at Eric, Sarah and Maggie. Doug and Julie celebrated their 25th wedding anniversary. Chloe discovered Gabi and Stefan in bed. *Wait to See: A major secret is revealed.*

GENERAL HOSPITAL Jason received a frantic phone call. Peter shared Molly's idea with Maxie. Bobbie was supportive. Sonny smoothed things over with Mike. Anna was perplexed. Kristina confronted Sam. Josslyn was gifted with a sweet note. Ava ducked out. Willow did her best. Lucas connected the dots. Sam left with Shiloh. Josslyn put her best foot forward. Margaux wasn't thrilled with Laura's plan. Monica had more bad news. Sam was getting in over her head with Shiloh. Lucas became confrontational. Brad looked to Julian for advice. Margaux confronted Sonny. Ava searched for answers. Laura called Chase. *Wait to See: Curtis stays by Jordan's side.*

THE YOUNG AND THE RESTLESS Victoria told Billy that she wanted to be with him forever, but that she was hesitant to get married again, especially since that always proved to be their undoing. After finding out that he was the father of Mia's baby, Arturo promised that he would be a responsible father and be there for his child. Rey was sad to learn that the baby wasn't his, but he was relieved that he and Sharon could now focus on their future together. Kyle and Summer went apartment hunting together. Phyllis prepared to launch an imitation of Jabot's new collection. Abby agreed to have dinner with Nate while Arturo prepared to move to Miami with Mia. *Wait to See: Devon is haunted by his dreams.*

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ASK THE ATTORNEY



Thomas McCutcheon

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

I was hit in a parking lot by a teenager who was on her cell phone and not looking at all when she backed into me. She was still on her cell phone when she got out of the car. The police would not make a report because it was on private property and I only have liability insurance. The whole situation makes me very angry. Is there anything I can do to prove that she was on her cell phone and not paying attention?
Johnny, Florence, AL

A Parking lot accidents really cause problems for people who don't have full coverage insurance. I am not suggesting that everyone should have full coverage insurance. In fact, I spoke to a young lady who had bought a 12 year old Jaguar and was paying \$200 a month for full coverage insurance. Those cars can be bought for \$5000 and I don't

know that the math works out to pay full coverage for a car that can be replaced relatively inexpensively.

Property damage only cases that have less than \$5000 in damage to the car should go to small claims court. It is not economically feasible to hire me to go to small claims court for a \$2000 or \$3000 case. By the time you pay the attorney's fee, your net result isn't enough to pay for the repairs for your vehicle. Small claims court is designed for non-lawyers to prepare reasonably well with common sense evidence and witnesses and present their case to a judge who makes a decision, in writing, typically after the parties leave.

Small claims court does not automatically allow "discovery". Discovery in the legal sense means or includes depositions, written questions that are to be answered under oath and subpoenas. In a regular automobile accident case that we would handle, a case involving a person who was hurt, we would be very interested in obtaining the cell phone number and the carrier (AT&T, Verizon, Sprint) so that we could issue for a subpoena to find out whether or not the person at fault was either talking or texting at the time of the accident.

That brings up a point that should be made. We use repair bills, medical bills and the other side's phone records to prove our case. We photograph skid or scuff marks from the accident scene and we use the physical evidence from the damage to the vehicle for the jury to consider. The problem is people that are really hurt aren't out snapping pictures of the car that hit them and writing down the exact time of the accident.

You will be able to testify that you saw the person on the phone. You will be able to describe or show photographic evidence of where the impact on your car was. You will be able to testify as to your version of how the accident happened. You will need to know the value of your car before the accident and after the accident and you should have a person who regularly repairs cars to testify as to how it will cost to repair your car present in court. Unfortunately, I do not believe that you will be able to prove, other than through your testimony, that the person that hit you was a distracted driver.

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

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

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

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

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Continued from page 4

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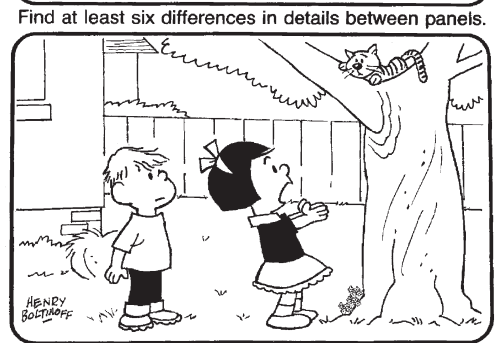
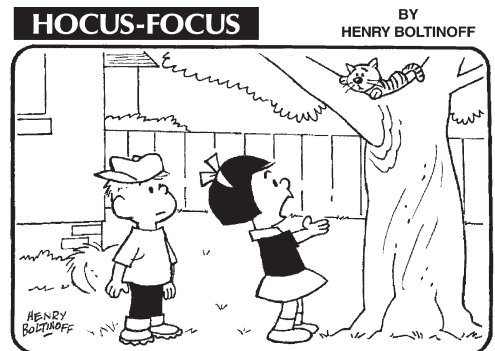
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