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Courier Journal

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Green is on ALA Board

FLORENCE—Northwest Alabama Reading Aides (NARA) recently announced that **Jim Green** has joined the Board of Directors of the Alabama Literacy Alliance of Montgomery/Birmingham.

Green has been involved with Northwest Alabama Reading Aides for over ten years as a volunteer and as the Executive Director since 2010. Green will be representing

NW Alabama on the state board. Its mission is to foster connections and partnerships throughout Alabama to advocate, coordinate, promote and support the effective delivery of literacy services to build productive literate citizens.

NARA is a non-profit United Way Agency that provides free one-on-one tutoring for adults to learn or improve reading skills. NARA has also partnered with the Adult Ed. Dept. Northwest-Shoals Community College to offer ESL classes in a group setting as well as conversational English classes that meet weekly.

Green is a former business owner with an extensive background in sales and marketing. He has a history of community service with non-profits including addressing animal cruelty while living in Boston, mainstreaming mentally challenged adults, Big Brothers Big Sisters, Special Olympics, and HASRA here in the Shoals.

Class Impact Over \$50,000

SHEFFIELD – The sixth annual Bank Independent

See SHORTS... on Page 2

Automotive Inside NOW

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

UNA Alum Honored



FLORENCE, – Dr. Martin Heimbeck, a 2006 graduate of the University of North Alabama, is one of two recipients from Alabama of a 2019 Presidential Early Career Award for Scientists and Engineers. He was nominated by the Department of Defense for his work in Huntsville at Redstone Arsenal for the CCDC

Aviation and Missile Center. The award is known as the PECASE and was established in 1996. It is the highest honor bestowed by the United States Government to outstanding scientists and engineers who are beginning their independent research careers

See HEIMBECK... on Page 9

Stunning Figure Shows Impact of Kidsville News!

SHOALS – The Public Affairs Research Council of Alabama (PARCA) report released in February that resulted in a presentation earlier this summer by The Committee For A Greater Shoals unwittingly revealed some significant news related to local elementary students.

The detailed PARCA report

compared our community with the other major metropolitan statistical areas in Alabama in key areas and pointed out some opportunities that we had at our disposal.

In summation, PARCA recommended that the Shoals community build on existing areas of cooperation, its strong education base, and enhancing

the area's unique assets. Deep within the report was a brief educational reference pertaining to the college and career readiness of high school seniors in the state's largest Metropolitan Statistical Areas (MSA's).

It was accompanied

See KIDSVILLE... Page 6

Central 6th grader, Serenity Elkins photos: Gwyn Jones

Inside this Issue

- UNA Fan Fest
- Soap Updates
- On Your Debt
- Dave Ramsey
- Hocus Focus
- Medicare Minute
- Ask the Attorney
- Savvy Senior
- Mike Randall
- Adopt-A-Friend

- Junior Whirl
- I Have a Voice
- Cat & Kids
- \$\$\$ Stretcher
- SIGNS of the PAST

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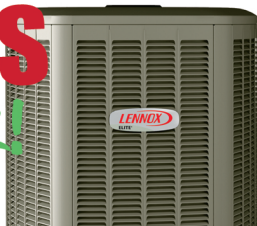
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- Web Poll
- Outdoors
- Pet Talk



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Courtesy photo

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

Watermelons!



RUSSELLVILLE—Plenty of fruity fun is on tap the third weekend in August when summer's favorite snack takes center stage during the annual Watermelon Festival August 16-17 in Russellville. The festival offers arts and crafts, a variety of watermelon contests, car and truck show, tractor show, food vendors, children's

See WATERMELONS... on Page 7

3 WORDS TO

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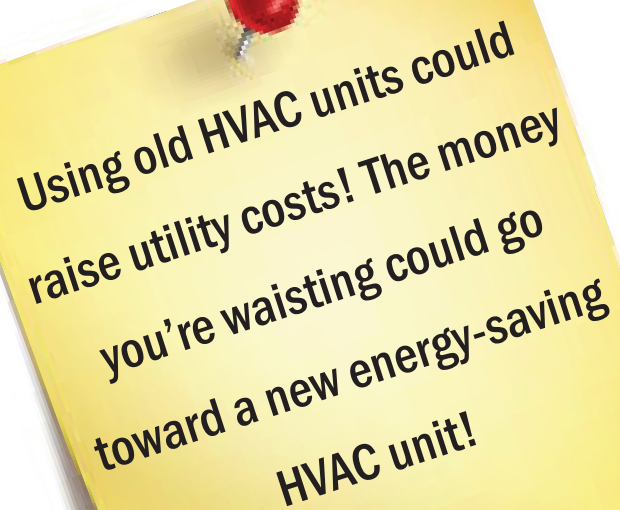
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Shorts...

Class Impact Over \$50,000

Continued from Page 1

School Share drive culminated recently with a financial impact to north Alabama communities of \$50,187. School supplies were accepted at all 28 Bank Independent sales offices and at the one-day collection events at Office Depot in Florence and Walmart locations in Florence and Huntsville. Thanks to the generous response from local citizens, 20,667 items were collected and distributed to partner organizations along with the Bank Independent Smart Swipe pledge-match totaling \$9,421.65.

The school supplies and cash donations will be distributed through local organizations in each market. These include the Committee on Church Cooperation in Decatur, Sidney's Safe! Foundation and New Beginnings Church in the Shoals, and the Department of Human Resources in Madison, Limestone, Franklin and Lawrence counties.

Lady Lions '19 -20 Schedule

FLORENCE – The upcoming 2019-20

University of North Alabama women's basketball schedule features 12 home games, two neutral-site venues, and road games against a pair of Power 5 opponents.

"We are extremely excited about the season," said UNA head coach **Missy Tiber**. "The schedule we put together will be competitive and should prepare us well for ASUN play."

The Lions will open the season at home on Thursday, Nov. 7 against the University of Virginia-Lynchburg. Tip-off time is still undecided. UNA will host Mississippi Valley State at Flowers Hall the following Saturday.

The North Alabama women will then play their first-ever Big 10 opponent on Nov. 14 when the Lions take on Iowa on the road.

"It's always exciting to open up in Flowers Hall," added Tiber. "We were able to secure two consecutive home games to begin the year. We will also have a big test early in November visiting Big 10 power University of Iowa. We will also play at Iowa State in December. Both programs are perennial powers in NCAA Division I women's basketball."

The showdown against the Cyclones is scheduled for Monday, Dec. 30 in Ames, Iowa. It will also feature UNA's first Big 12 opponent.

Prior to opening ASUN Conference play, the Lions will play two-game tournaments at the University of Denver Classic (Nov. 29-30) and the Georgia State Classic (Dec. 21-22). The Lions

also have four games against in-state teams this year.

"It's always good to have a few in-state games on the schedule," Tiber said. "This year, we return to Alabama State after they came to our place last season. We will also host Samford."

North Alabama will open its 16-game ASUN home-and-home slate at home on Saturday, Jan. 4 against North Florida. Tip-off time is set for 1pm at Flowers Hall. The 2020 ASUN Tournament will begin on March 7 with the higher seed hosting each round of the eight-team field.

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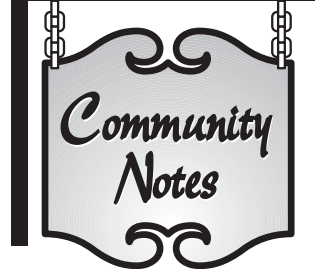
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COMMUNITY NOTES may be submitted for non-profit, civic or church-related events and published free of charge. Community Notes must be submitted in writing by 3pm Friday for consideration in the following week's issue. As space is available in the Courier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

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

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

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You are invited to our Summer Gospel Meeting at Shiloh Church of Christ August 11-15. The guest speaker is Ricky Glass, preacher at the Robertson Fork Church of Christ in Lynnville, TN

Sunday Bible Study at 9am, Worship at 9:45am, Fellowship Meal at 11am, Sunday Evening Worship at 12:30pm, Monday - Thursday at 7pm

Shiloh is located at 2605 County Road 344, Florence- just off US 43 in Greenhill. For more information, please call 256-757-2456 www.shilohchurchofchrist.net

Swamp John's Dinner at Lexington Senior Center August 13, 4-7pm. Your choice of shrimp, fish, or chicken. Meal includes slaw, fries, dessert, and drink. \$12 per plate.

NAMI Shoals Family Support Group for families with adults and/or children who have brain disorders and the NAMI Connection Recovery Support Group for people who have been diagnosed with a brain disorder and are in recovery meet Tuesday, August 13 at 7pm at the NAMI Shoals office, 749 Thompson St., Suite A, Florence. Need directions or more information, call 256-765-2081.

Families helping families! You are not alone!

Monthly Covered Dish Lunch and Program at the Zip City Community Center, 10511 Hwy 17, Florence, on Thursday, August 15 at 11:30am. Please bring a covered dish. Everyone is welcome.

The St. Florian Senior Center is open on Monday, Wednesday, and Friday from 9am - 1pm. Join us for fun activities, food, and social time! Pat Holley, Senior Director. 256-760-6660.

The Z (formerly the Zodiac Playhouse at 416 N. Court St. in Florence) will open its 2019-20 season with a visit to the world's most famous detective!

The world's greatest detective has seemingly reached the end of his remarkable career when a case presents itself that is too tempting to ignore: The King of Bohemia is about to be blackmailed by a notorious photograph, and the woman at the heart of this crime is the famous opera singer, Irene Adler. With his trusted companion, Doctor Watson, at his side, Sherlock Holmes pursues first the case, and then the affections of Miss Adler—and in doing so, marches right into the lair of his longtime adversary, that malevolent genius of crime: Professor Moriarty.

In this spirited, fast-moving and thoroughly theatrical adaptation, Steven Dietz presents Holmes at the height of his powers—surrounded by all the elements that fans of his exploits have come to expect: danger, intrigue, wit, humor, and surprise. "The game is afoot, Watson—and it is a dangerous one!"

Performances are August 16-17 at 7:30pm, and August 18 at 2pm. Tickets are \$15 for adults, \$12 for students and are available at www.HistoricZodiacPlayhouse.com/thezticketsstuff or at the door beginning 30 minutes prior to curtain. Please call 256-768-5586 for more information.

See NOTES... page 38



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)

CARPPORT SALE

FLORENCE 197 BLAZE DR., (Off Chisholm Rd) Fri. & Sat., 6 am-until? Dining room set, couch, chairs, clothes, home decor, pictures & more. Cleaned out storage unit!

MUSCLE SHOALS: 119 LUANNE LANE YARD SALE Thurs., Fri. & Sat., (August 15-17) "MOVING NEED TO GET GONE". A little of everything. Household items, clothes, collectibles and many misc items. "NO SALES BEFORE 8 A.M. Off Brown St. on West side. No reasonable offer refused.

FLORENCE GARAGE SALE, 7739 Dr. Kennedy Dr., Sat., Aug 17th, Golf Cart, Antiques, Amish Woodwork and much more!

FLORENCE: 514 NORTH ROY-AL Ave. Sat. 7AM-2PM, Furniture, girl's clothes/shoes, toys, crafting materials and home decor.

PETERSVILLE: 1241 CO. RD. 457 (past Underwood ball field). Fri. and Sat. 7AM-5PM, Multi-family yard sale with lots of great items to choose from! Map ID #2765

FLORENCE MOVING SALE, 58 Price Dr., Saturday 7am-2pm, Cloverdale Rd. to Co. Rd. 7, less than a mile-Price Dr., turn left from corner, 2nd house on right. Furniture, clothes (women's) Prints, some frames, dishes, Everything!

WHIRLPOOL UPRIGHT FREEZER, 4 years old, can be used for parts, FREE. 256-580-5229.

ELECTRIC DRYERS, \$90 EACH. 30-day warranty. 256-229-5384. Lexington area.

REFRIGERATOR, 19 CUBIC FT., Kenmore, \$250, 256-566-6729 leave message. (Decatur area)

KENMORE REFRIGERATOR, \$175; GE Dryer \$150; GE Dryer \$200; Dorm Refrigerator \$50. 256-766-5828

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MELODI GRANDE SPINET PIANO, perfect for a small room. Good condition, \$200. Call 256-698-3200.

MCCLUSKEY PAINTING AND HOUSE Cleaning Service: Exterior and interior, no job too big or small, work guaranteed. Call 256-412-4285 or 256-367-6798

TOPSOIL, TOP QUALITY GRADE, 8 ton loads delivered, \$125 per load, Anderson/Rogersville. 256-412-2124.

REASONABLE TREE SERVICE. Tree cutting, trimming, stump removal, free estimates, owner Gilbert Barga 256-314-1009 or 256-366-3539.



NISSAN: 350Z, 2006 2 door, automatic, silver with navy convertible top, black interior. Good condition. Beautiful car. \$8,500. 256-483-0059.

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

LAZY BOY ROCKER RECLINER, brown leather. \$100. Albertville, 256-878-4564.

GARCIA'S CONSTRUCTION & REMODELING, Interior and exterior, wood fencing, windows and doors, hardwood and laminate floors, Licensed 256-291-5705

CBD PROFESSIONAL GRADE ROLLER BALLS, Creams and Drops are now available at Longrider Supply Co. Call 256-767-6068

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HONDA: ACCORD, 2008 \$5,550. 152K mi., 1 owner, new tires, clean as new! Call 423-237-8001 (Decatur).

BUICK: LUCERNE CXL, 2008 \$7,950. V6, NEW TIRES, only 85K miles, white, tan leather. 256-527-2125.

MIDGARD SELF-STORAGE will hold a public sale to enforce a lien imposed on said property, as described below, pursuant to the Alabama Self-Service Facility Act, Alabama Code 8-15-30 to 8-15-38. Management reserves the right to withdraw any unit from sale. Registered or motor vehicles are sold "As Is/Parts only", no titles or registration.

Beginning on August 14th, 2019 at 12pm and ending on August 28th, 2019 at 1pm, Midgard Self Storage, located at 2708 West Mall Drive, Florence, AL 35630 will conduct an ONLINE AUCTION at: www.storageauctions.com

Name	Unit #	Brief Description of Items
MARION RICKARD	B26	Tire, Toy Cars, Totes, Clothes
MARION RICKARD	1015	Clothes, Shoes, Star Wars Items
CANDACE HAWKINS	2021	Household Items

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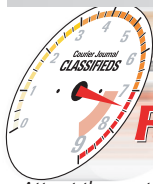
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- *one line is approx. 30 characters

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Go to www.courierjournal.net and click "Place a Classified"

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Kidsville News...

Continued from Page 1

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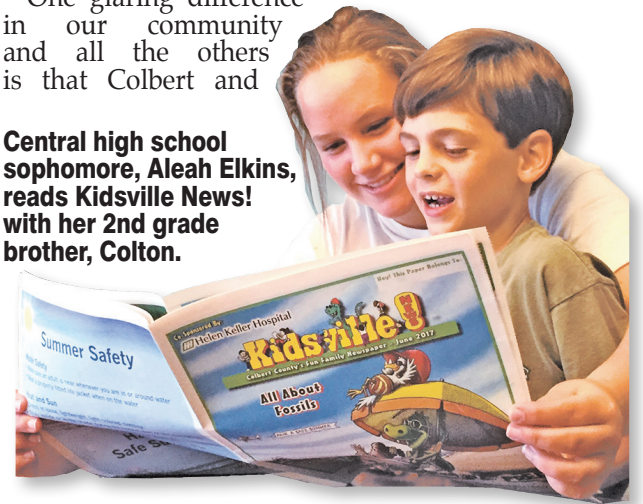
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- GRAPHIC COORDINATORS**
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Jim Allen
Andrea L. Gray
Gwyn Jones
- OFFICE STAFF/CLASSIFIED**
Janie Brasfield
- CIRCULATION**
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2005 Ford Explorer Sport Trac



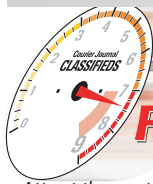
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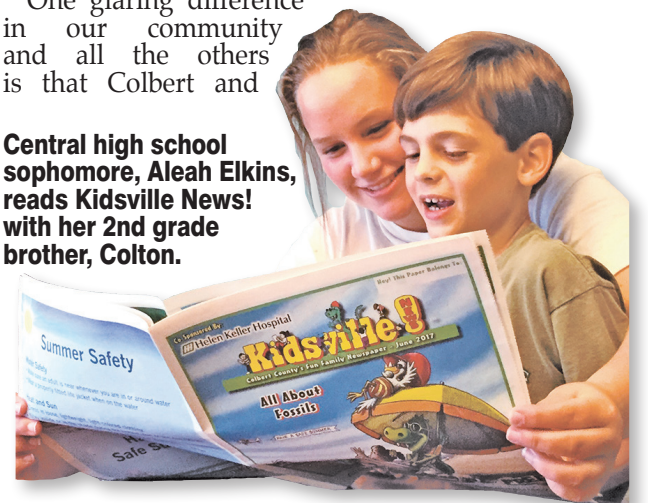
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Watermelons...

Continued from Page 1

activities, games and musical entertainment, along with free samples of watermelon.

Festival weekend begins with opening ceremonies at 5:45pm on Friday. Music gets underway at 6pm with Rewind, followed by the Joseph Baldwin Band and Shootin' You Straight, a Lynyrd Skynyrd cover band. The music continues Saturday at 6pm with performances by Dixie Mafia, Kozmic Mama and Absolute Journey Tribute. Additional free local entertainment can be found on Saturday from 10am-3pm in the historic Roxy Theatre.

Contests centered on watermelons, watermelon seed spitting, the largest melon, best tasting melon, most unusual and best-dressed melons, are a highlight each year entertaining festivalgoers of all ages. Over 100 vehicles are expected for the car and truck show on Saturday and additional activities include a 5K run and 1-mile fun run, character guests to entertain the children and the Franklin County Extension Office contests.

The prestigious Southeast Tourism Society has named the Watermelon Festival a Top 20 Event in the Southeast for August 2019. Founded in 1983, STS is a non-profit organization dedicated to the promotion and development of tourism to its 12 member states of Alabama, Arkansas,

Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia and West Virginia.

All activities take place along Main Street (Jackson Avenue). Hours are 6-10pm on Friday and 10am-10pm on Saturday. Admission is free. For more details, visit the Franklin County Chamber of Commerce website at www.franklincountychamber.org and click on the Watermelon Festival link or call 256-332-1760. For the latest information, like the Franklin County Watermelon Festival page on Facebook.

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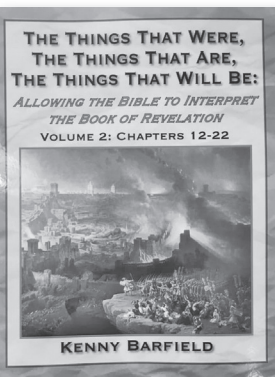
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Heimbeck

Continued from Page 1

to show exceptional promise for leadership in science and technology.

Heimbeck received the award as part of a formal ceremony in July in Washington, D.C. The award is based on his research on terahertz radiation, the region between microwave and infrared waves.

"It has properties that can see through certain materials, like opaque plastics, nondestructively. It provides information about them, to see if there is any damage to the interior structure," said Heimbeck. "This technology can be applied to composite materials, which are of high strength but of low weight, used on helicopters, so that we can see any defects in the structure before they can lead to failure. It's analogous to X-rays we use to look at our bones."

Heimbeck attended UNA as an international student from Germany.

"The last two years of high school in Germany are focused on what you think you want to do. I had already taken those classes, so I knew. I already specialized in a science and technology path," he said. "I've always been better in math than in the arts."

Heimbeck has fond memories of being on campus and its proximity to downtown. He loved having a smaller campus experience while also getting a great education.

"I made some very good friends on campus. We played a sort of unofficial Frisbee golf course that ran through campus. My girlfriend, who is now my wife, Amber, was also a Physics student there," he said. "And I had a great professor, Dr. Brian Thompson, who was a mentor to me."

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

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Applications may be picked up at 219 West Tennessee Street, Florence, AL 35630.

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ON YOUR DEBT

Everything You Need to Know about Bankruptcy and Credit

B. Grant McNutt
Managing Attorney



Whether you're contemplating bankruptcy or have a bankruptcy in your past and are concerned about its impact on your credit, it can be very difficult to separate myth from fact. In part, that's because both bankruptcy and credit management can be stressful, increasing the tendency to believe the worst-case scenario. In addition, much of the mythology surrounding bankruptcy and credit is partially true or has some basis in fact.

While every situation is different, here is some fact-based information about bankruptcy and credit to help dispel the myths.

Does Bankruptcy Ruin Your Credit?

A bankruptcy will not always "ruin" your credit. A bankruptcy is a negative entry for purposes of calculating your credit score, so it's easy to believe that bankruptcy will destroy your credit. Tidbits of information taken out of context seem to support that view. Notably, a few years back the Fair Isaac Corporation (FICO) published a breakdown of how a variety of different events would impact the credit scores of two fictional people.

The headline takeaway from this study for many blogs and publications was "bankruptcy could drop your credit score by hundreds of points!" The information seemed to be coming straight from the horse's mouth: Fair Isaac creates the algorithms used to calculate credit scores. That quick fact is still in circulation today, but with a lot of detail missing.

The first hypothetical person whose credit score dropped by hundreds of points in the Fair Isaac posting started out with a score of 780. Another profile, with a starting score of 680, saw a still-significant but far less dramatic impact. And, while Fair Isaac does still say that a credit score in the 700's could drop 100 points or more after bankruptcy, bankruptcy has been removed from the list of events the company currently models in its credit impact materials.

Of course, most people contemplating bankruptcy don't have 780 credit scores—most have struggled for a while before resorting to bankruptcy, juggling debts and running up credit card balances in an effort to regain control of their finances. Among consumers studied for a 2014 report from the Federal Reserve Bank of Philadelphia, average pre-filing credit scores were 538.20 for Chapter 7 petitioners and 535.20 for those filing Chapter 13 bankruptcy. On average, those low-scoring bankruptcy filers saw a significant improvement in their credit scores shortly after discharge: about 75 points for Chapter 13 filers and about 82 points for those receiving discharges in Chapter 7 bankruptcy.

Online lending broker Lending Tree studied more than 1,000,000 accounts in 2017, and determined that more than 2/3 of their customers who had filed bankruptcy had credit scores of 640 or higher within two years post-bankruptcy. More than 40% hit that mark within a year. The report concluded that people rebuilding credit after bankruptcy were in a similar position to those rebuilding credit for other reasons, and in some cases were better positioned to do so because of their low debt burdens.

In short, the impact of a bankruptcy filing and discharge varies depending on a variety of factors. For some, credit scores will rise with the discharge of delinquent debt.

Of course, one of the most significant variables impacting credit after bankruptcy is the decisions you make as you rebuild your finances.

Protecting and Improving Credit after Bankruptcy

There are two important ways you can

positively impact your credit report and credit score after bankruptcy. The first is obvious, at least in concept: the way you manage your credit and other debts after bankruptcy can have a tremendous impact on how quickly your credit recovers—or doesn't.

While some pieces of this puzzle are readily apparent—for instance, you undoubtedly know that it's important to make payments on time moving forward—not all are common sense. For instance, many people don't realize that using a substantial portion of their available credit can have a significant negative impact on credit scores, even when credit cards are in good standing and all payments have been made on time.

While the precise algorithms that determine credit scores are secret, Fair Isaac and all three major credit reporting agencies make information available about the types of information that impact your credit score and the relative weight given to each.

Monitoring Credit after Bankruptcy

In addition to making payments on time, keeping credit utilization low and attending to all of the other factors that impact credit scores, people who have filed for bankruptcy must also monitor their credit report to ensure that they are receiving the full benefit of the bankruptcy discharge.

Once a debt has been included in or discharged in bankruptcy, it should be labeled as such on your credit report. Unfortunately, debts that have been discharged in bankruptcy sometimes continue to appear as delinquent debt on credit reports, or reappear after a few months. This creates a worst of both worlds situation, in which your credit history shows both a bankruptcy filing and outstanding delinquent debt.

Sometimes this is an innocent mistake, but in other cases, unscrupulous creditors or debt collectors continue reporting the debt as delinquent in hopes of pressuring consumers to pay discharged debt. Another scenario is that the original creditor sells the discharged debt to a debt buyer, who reports it as a new collection account. To get the full advantage of a bankruptcy discharge and effectively rebuild credit after bankruptcy, it is important to pay close attention to credit reports and to promptly dispute any discharged items that are being reported improperly.

You can get a free copy of your credit report from each of the three major credit bureaus once a year by visiting www.annualcreditreport.com or contacting TransUnion, Equifax and Experian directly. Although, I would advise using the www.annualcreditreport.com route to avoid the arbitration agreement you will have to sign by going through the major bureaus directly.

The bottom line is that you have tremendous power to impact what happens to your credit score after bankruptcy—in some cases, significantly more power than you have while juggling past-due balances.

Please give us a call and let us help you through the Bankruptcy process. If you owe any debt of any kind and are struggling and wondering how to deal with it, please contact us to schedule an appointment for a free initial consultation.

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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DODGE: RAM 1500, 1999 \$1,750 obo. 5.9 engine, good mechanical, needs TLC. 256-229-5384.

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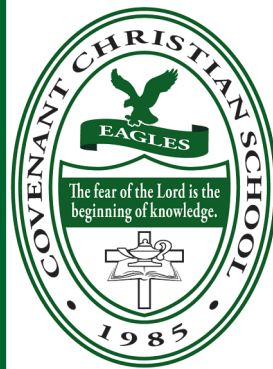
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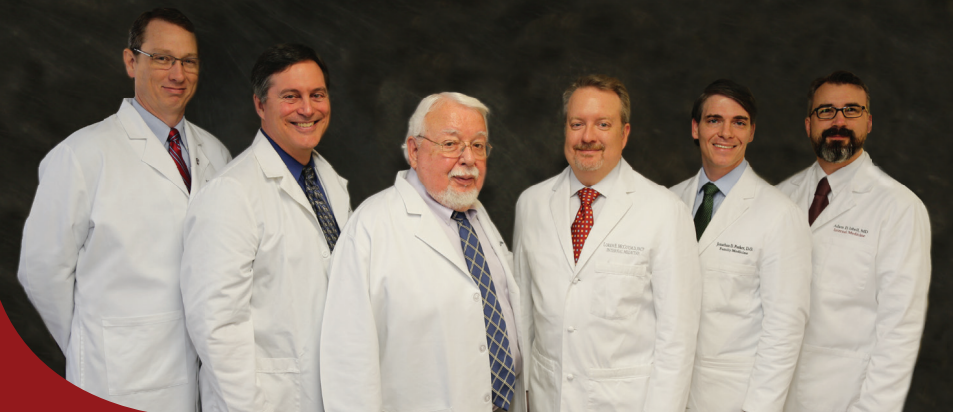
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Commentary

Kidsville News! Confirmation

Local educators can see the enthusiasm when each issue is distributed in the classroom. Our seasoned local writers have donated hundreds of hours over many years because they have long understood the potential.

Those of us who create and assemble the monthly reading and learning initiative are not surprised.

Our dedicated sponsors recognized from the outset the imperative of this initiative and its significant long-term benefits to the success of young people and our overall community.

Seeing the young faces light up as *Kidsville News!* is distributed each month is always rewarding. However, it's hard to put a finger on specific gains in reading ability, overall literacy, and retention.

The advancement is not easily quantifiable from one period to the next. We know response is positive and the enjoyment is evident. And we have known all along that *Kidsville News!* is beneficial. I'm not sure any of us knew how beneficial.

The recent Public Affairs Research Council of Alabama (PARCA) report contained a

See CAREER READY!... on Page 33

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

THIS WEEK

in the

Shoals

August 14, 2019

Happening THIS WEEK

Museum Curator Discusses

I Have a Voice

FLORENCE-- Rob DeHart is a curator at the Tennessee State Museum. He will visit Florence-Lauderdale Public Library on Thursday, August 15 at 11:30am to give the exhibit talk, "I Have a Voice: Tennessee's African American Musical Heritage."

"I Have a Voice" is on display on FLPL's second floor through September 15. It explores the music of legends such as Bessie Smith, B. B. King, DeFord Bailey, Turner.

DeHart will talk about the exhibit and other musical artifacts from the Tennessee State Museum, which features a collection of more than 160,000 objects. Mr. DeHart will highlight some of the museum's outstanding artifacts related to Tennessee's diverse musical heritage. From 19th century parlor music to bluegrass and blues, hear the stories that these objects tell.



August 15 and Tina



UNA Hosts Fan Fest

FLORENCE-- The Eighth Annual University of North Alabama Athletics Fan Fest is scheduled for Sunday, August 18 from 1:30-3:30pm at the UNA Softball Complex on Cox Creek Parkway.

The event is free to the public.

Coaches and student-athletes from UNA's athletic teams will be on hand to sign autographs and schedule posters and play a variety of games with young fans. There will also be a bouncy house and slide for children.



August 18

A BOOK EVENT WILL TAKE PLACE Tuesday, August 20 at 6pm with author Frye Gaillard and his book, "A Hard Rain: America in the 1960s, Our Decade of Hope, Possibility, and Innocence Lost."

Gaillard has written extensively on Southern history and culture, receiving many honors throughout his distinguished career. His deeply personal history through a keen storyteller's eye relates a pivotal time in American life. Gaillard touches on civil rights, social unrest, black power, women's liberation, the War in Vietnam, music, literature, art, religion, science, along with brothers Kennedy, MLK Jr, Malcolm X, Gloria Steinem, Janis Joplin, Jimi Hendrix, Johnny Cash, and Harper Lee.

THE LAUDERDALE CO. DEMOCRATIC PARTY

presents an evening with John Paul White August 15 at 7pm, Singin' River Live. Tickets available at JohnPaulWhite.eventbrite.com. Limited VIP tickets are available. For more information... LCDPEC@gmail.com or 256-248-9553.

THE AUGUST MEETING of the North Alabama Civil War Round Table will be Tuesday, August 20 at the Florence Lauderdale Public Library beginning at 6pm. Our featured speaker will be Brig. General U.S. Army Special Forces (Ret.) John R. Scales who will discuss his recent book "The Battles and Campaigns of Confederate General Nathan Bedford Forrest." His book will be available for purchase at the meeting. Invite anyone with an interest.

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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

Who Are the Nazis?

Editor:

In Eugene Robinson's syndicated piece, *Sensible gun reform requires taking the Senate as "Another View"* in the *Times Daily* recently, he blames Republicans for the mass shootings because we haven't banned guns.

I can't resist criticizing this nonsensical claim that guns, not the people using them, are the cause of the mass shootings. It seems that all the liberals find something or someone other than the shooter to blame. Several years ago I wrote an article about hammers. There were articles online claiming that more people are killed with hammers than with guns.

While I doubt the truth of this claim, there have been many murders with hammers. If we really believe that

banning guns will change the hearts of those who want to kill others, we should also ban hammers. The reality is that people kill people with guns.

Anyone whose aim is to kill a group of people will find a way. Some of those who try to label conservatives as Nazis are themselves attempting to do what Hitler did to get absolute power over the German people--confiscate their guns.

Euell White
Florence

Sloppy Work Effort

Editor:

Why recycle?

I am so tired of the recycle service we are receiving in the city of Florence.

When they pick up the can and dump, they go up the street and it blows out. I have called but does no good. Shame, shame on them.

James Lane
Florence

See LETTERS... on Page 18

The Bible contains 66 "books" written by 45 or more writers from varied occupations...



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NATURAL FLY CATCHER them converted to DVDs. Here's an answer. You can

If you want to rid your kitchen of fruit flies, pour some red wine vinegar into a small bowl near where they gather. Add a few drops of dish soap. You'll find your problem solved in just a day or two.
Connie

REMOVING SMOKY KITCHEN ODORS

The very best technique I have found for removing odors is charcoal briquettes. A person who worked for a company that cleaned up after fires gave me this tip. Just set them around, but be cautious of children and pets, of course.
Sharon

BAKING SODA TRICK

I keep a box of baking soda in the fridge to soak up odors. The box says that it should be replaced monthly, but I never do. I learned that I can find out if the baking soda is still good by giving it a bubble test. I take a teaspoon of baking soda and add a little vinegar. If it bubbles vigorously, it's still good. If it barely bubbles or doesn't bubble at all, it's time to get a new box.
Shannon

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Medicare Minute

"Medicare Part A - Part 2"

Last week we discussed how Medicare Part A will cover you if you are admitted into the hospital. A hospital, under Medicare, can be acute care hospitals, critical care hospitals, inpatient rehabilitation facilities, long term care hospitals or mental health care.

The one aspect of Medicare Part A we get the most questions about is coverage at a skilled nursing facility (SNF). To be covered by Medicare at a SNF certain criteria has to be met. First, of course, is you must have Medicare Part A. Next your doctor has determined that you need daily skilled care given by, or under the supervision of, skilled nursing or therapy personnel. Your skilled nursing care will have to be in a SNF that is certified by Medicare.

What a lot of people don't know is that you must have a "qualifying" hospital stay to be covered at a SNF. Under Medicare a "qualifying" hospital stay is at least a 3-day inpatient stay prior to being admitted to the SNF. If you go to the ER and are held one day for observation and are admitted into the hospital for two days this does not constitute a "qualifying" hospital stay. If you are admitted on a Monday and discharged the following Wednesday this is not a "qualifying" hospital stay. In the two examples above those are 2-day inpatient stays. A good rule of thumb is you must be admitted as inpatient for at least three midnights.

You also need to know that Medicare Part A will only cover you for 100 days at a SNF and only 20 of those days are at 100%. In other words days 1-20 are covered at 100%. Days 21-100 you will pay the first \$170.50 per day and Medicare pays the rest of the cost. Starting with day 101 you will pay 100% of the bill.

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

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THE DOLLAR Stretcher

Continued from Page 15

buy a converter for about \$20 that you use to connect your old VCR player to your computer. You play the tape and record it on your computer. From there, you can copy it to DVD.
Debi

CHILDREN'S WISH LIST

Both of my kids are grade school age. I encourage them to keep a list of things they think that they'd like to have. You'd think that would cause them to want more stuff, but it doesn't. For instance, they'll add toys and stuff to the list now, but by the time Christmas comes, they'll be scratching things off the list because whatever it is lost its charm. I'm hoping they'll learn a little patience when it comes to buying things. This could be a great lesson for when they're grown.
Terri

THE 10% CALCULATION

We have a couple of stores that price match with a 10% discount. I've found that sometimes it makes sense to buy from the more expensive store. For instance, I was comparison shopping a range hood. One store had it for \$129. The second store had it at \$119. With the 10% price match, the more expensive store actually sold it to me for \$116.10 (\$129 - 12.90). That's not a big savings on this purchase, but it can add up if I'm buying a kitchen appliance or something more expensive.
Michael

USE BY DATING

When you go to the grocery store, many items have a "sell by" date on the package. I've found to do that with the things that I freeze. Instead of marking when they went into the freezer, I mark when they should be eaten by. I also keep a list on the freezer door of what's inside. I know that I have a little leeway on when something has to be used, but since I started my new system, I haven't found any freezer burned meat stuck in the back of the freezer!
Lili

SWEATER REPAIRS

It won't be long and we'll be pulling out our winter clothes again. I always take mine out a little early and look everything over for needed repairs. I usually find a few buttons that need attention. Often a

See DOLLAR... page 26

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Letters...

Continued from Page 14

Our Pseudo-Intellectual

Editor:

Recently, a letter writer in the *Times-Daily* referred to the religious myths of Near-Eastern tribes in a derogatory manner.

Please pity this poor individual who has decided his pseudo-intellectualism is superior to millions of brilliant men and women who spent their entire lifetime studying facts based, not on folklore, but on documented and provable history.

Apparently, this individual believes what he has been told by some other confused pseudo-intellectual rather than trying to gather information for himself. I doubt he has read the Bible or has done serious research into what he pontificates as myth because way too much documented information exists to validate the Bible to those serious enough to look for it. Anyone can besmirch that which he knows little about, it takes genuine intellectual honesty to do serious research and find real truth. Is it possible this individual has not read or properly researched the Bible afraid of what he will find? \The Bible contains 66 books written by 45 or more writers from varied occupations - kings, shepherds, soldiers, slaves, lawyers, farmers (to name a few). These writings cover more than 1,000 years, but they have a constant recurring theme. They tell both the good and bad of the persons written about, and not one fact has been proven incorrect.

The historical facts mentioned in the Bible have been documented by outside sources. Copies of both the Old Testament and New Testament exist in numbers well beyond any other contemporary writings. For example, of all the famous old writings, Homer's *Odyssey* exists in 16 copies, all dated 500 years after his life; the Koran's oldest copy in existence is dated 200 years after the writer's death. Every book in the New Testament was written by a participant during the life of Jesus or by the very next generation, and there are more than 2,700 copies of these writings in existence.

There are more than 43 Biblical prophecies concerning Jesus, 39 of which he has

See LETTERS... on 23



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Letters...

Our Pseudo-Intellectual

Continued from Page 18

fulfilled to date. Statisticians chose eight of those over which Jesus had no control, and they determined there was only a 1 in 10 raised to the 17th power chance of those 8 being fulfilled by chance.

Betting against those odds should challenge those who pontificate about myths, either out of fear of pseudo-intellectualism.

If one does not start with a preconceived notion and then work to make facts or myths fit that notion, i.e., information today pretty much removes Biblical information, both scientific and human from the realm of myth. It challenges those intellectually honest enough to read it to change their lifestyle and follow Jesus - not for cowards and pseudo-intellectuals.

Floyd Price
Florence

Why Lower Standards?

Editor:

Mr. Trump, none of the friends and family I've spoken with understand why you're trying to make a less strict emissions controls act. Why would you do that?

We can't understand a logical motive or gain except to benefit automakers' profits while society suffers.

Paul Sabatino
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Legislating Human Behavior

The problem-solving geniuses of this nation have tried for decades to solve the problem of human behavior to no avail. Most of them won't even admit the problem is internal, not external. Removal of toys make better boys. Not on your life. Why? **Read: Job 11:12** "For vain man would be wise, though man be born like a wild ass's colt." Man is inherently corrupt and rotten from the inside out. King David stated centuries ago: **Psalms 51:5** "Behold, I was shapen in iniquity; and in sin did my mother conceive me." I can tell you all about sinners because I am one. There's something wrong with our physical birth. Remember this: "born once, die twice, born twice, die once." That's why Jesus said: **John 3:7** "Marvel not that I said unto thee, Ye must be born again." **John 3:6** "That which is born of the flesh is flesh; and that which is born of the Spirit is spirit." There's two births in that verse. Read in: **1 Peter 1:23** "Being born again, not of corruptible seed, but of incorruptible, by the word of God, which liveth and abideth for ever." If the "great ones" of this world would read plain English, they would find the answer is in the book they discarded years ago.

Why is there bad behavior? **Ecclesiastes 8:11** "Because sentence against an evil work is not executed speedily, therefore the heart of the sons of men is fully set in them to do evil." **Jeremiah 10:23** "O LORD, I know that the way of man is not in himself: it is not in man that walketh to direct his steps." Why? **Jeremiah 17:9-10** "The heart is deceitful above all things, and desperately wicked: who can know it? I the LORD search the heart, I try the reins, even to give every man according to his ways, and according to the fruit of his doings." That's why the systems of this world have trashed the Bible. Through it God reveals and knows their heart. Here is your future. **John 8:24** "I said therefore unto you, that ye shall die in your sins: for if ye believe not that I am he, ye shall die in your sins." **Revelation 20:15** "And whosoever was not found written in the book of life was cast into the lake of fire." This is the second death. The only and permanent fix is to receive Christ. Now will you?

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Share the Love

Sometimes I think that I was born smiling. But I know that I got it from my mom. Her smile probably was not as broad as mine, but her spirit was. She loved everyone with equal fervor. She held nothing against anyone. She knew, that for the most part, people were doing the best that they could. She knew that life could be hard, but she taught us that "tomorrow is another day". She taught us that we could achieve even though some of the odds were against us. She was so positive and approached life as if it was well with her soul. She smiled at me and I smiled back. She

talked with me and I talked back. I just really thought that life was good because of her. From the vantage point of my life, there was no reason to doubt. There was no reason to frown. That was the culture that I was brought up in, but I realize now that not everyone is taught to smile just because life is good and we get to live it.

Recently I have gotten to interact with several international students and visitors. I listened, as a young lady who had moved from Germany to Tuscaloosa to Moulton, AL, described her first really close relationship with an American. It just so happened that her American friend, is a really close friend of mine. The German native said that she just hadn't met anyone who treated her with such sweetness. She said, "She loved me and we just met. I have never seen that before." She said that our friend's smile touched her heart. And a Ukrainian, who was visiting because of people that she knows in Tusculumbia, told that she had never seen modeled the type of husband/wife love relationship that her American friends have. The loving touch between fathers and daughters and the kindness and laughter

of young couples was unique enough to her that she wants it for herself. And our "adopted" international son, who has returned from UNA back to Taiwan, misses America so badly that the other day he posted, "...want to come back to USA. There you so real."

Cultures are just so different. I was reminded of this the other day when I stepped up to the counter with my smiling self and with my best friend ready to have a happy lunch. The cashier stopped me cold with a dead-pan reception and downturned lips. I think that I even tried to engage her, but she only returned her trained questions. It was one of those times when I thought that I needed to reign myself in and tone down my smile because it was foreign to her. And she couldn't figure out why I had it. Her lack of expression of happiness made me wonder was

her life that hard that day or if in her growing up culture had she been trained not to smile by people who had given up on happiness. I wondered aloud to my friend, why my mom had chosen joy? I just wanted to go tell that young cashier that it's okay to smile, in spite of her circumstances - that she can chose hope, because things can get better. Tomorrow is another day. Make a plan. Pursue it. Smile. Accomplish. Love. It's okay.

As I went to refill my cup, our eyes met. I flashed my small smile that I can't seem to let people dim. Her lips actually turned upward, but only for a second. ~ Yep, that is why I am here.

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Beginning on August 14th, 2019 at 11am and ending on August 28th, 2019 at 1pm. MidGard Self-Storage, located at 4450 Chisholm Road, Florence, AL 35630 will conduct an **ONLINE AUCTION** at www.Storageauctions.com

Name	Unit #	Brief Description of Items
DAVID SHELTON	F46	Furniture, Child Items, Bed
ANTHONY WATKINS	A43	Couch, TV, Boxes

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THE DOLLAR
Stretcher



Continued from Page 18

sweater or two has a snag. I've learned to push the snag through the back and then tie it off. It looks fine

from the front and won't unravel.
Corene

TIME TO DROP COVERAGE

We used to trade for a new car when it was three or four years old. However, we've found that we can save a lot of money by keeping them until they're eight or even ten years old. We drive an average amount and most cars don't need major repairs until after 125k or 150k miles. We've also found that after a car is about five years old, we can drop collision insurance. Even if we happen to total a car (which happily hasn't happened), the amount that we'd collect isn't worth the annual premium. Because we have an emergency fund that could pay for a replacement older car, we dropped our collision coverage.
Brad

REJUVENATED SOFA

After years of good use, our sofa was on its way out, but I hated sending it to a landfill. There weren't any stains or rips. It was just that the seat cushions were crushed flat! Then one day when I was shopping for material for curtains, I noticed that they had the kind of foam used for furniture. I went home and looked at the cushions. They were removable, so I decided that I could remove one seam and replace the foam. I did

that and hand stitched the cushions. Now our sofa is almost like new again!
Rachel

BIRDS ONLY, PLEASE!

I love to watch the birds! I always have at least two bird feeders in my yard. If you've ever had a bird feeder, you know that they attract squirrels and raccoons. I tried greasing the poles that the feeders sit on, but that didn't seem to work. Finally I thought that maybe if

I planted cactus plants around the pole, it might discourage them. And it did! They don't like to push through the cactus to get to the pole. Now I'm only feeding the birds that I love!
Cate

A MASTER GARDENER'S ADVICE

My neighbor is a certified master gardener. I was

See DOLLAR... page 32

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Assumptions Usually Cause Trouble



STAN DEAN

I once read of a new vacuum cleaner salesman who was hitting the road trying to sell his state-of-the-art vacuuming machine that was all the rage. He had been trained that a part of good salesmanship was being confident and competent in the product you are selling. Thus, he memorized his sales pitch, practiced his best pose in the mirror, got all of his gear organized and headed out to make his fortune.

His first stop was at a remote farmhouse. He knocked firmly on the door and then straightened his suit and stood tall while waiting for someone to answer. When the lady of the house answered the door, he was able to quickly talk himself inside for a demonstration. He immediately walked to the middle of the living room and nonchalantly dumped a bag of dirt on the floor.

He looked up assuredly at the lady and boasted, "If my super-duper vacuum cleaner does not pick up every bit of this dirt, I will eat what is left!" Without cracking a smile the woman walked over to him and said, "Here's a spoon, we don't have any electricity!"

Assumptions! How many times have we gotten ourselves into trouble because of them? Speaking for myself – I have been guilty more times than I care to count. For example, sometimes I assume that I know what my wife is going to say and I answer her before she finishes. In case you don't know, that is not a good thing to do! And yes, I am working on it! Unfortunately, I have made other assumptions on occasion that did not turn out well either. So, I am trying to break the habit altogether!

Truly, making assumptions is an unwise practice. Nowhere is that more evident than in our walk with the Lord. We should never assume that just because we see ourselves as "a good person" or someone who "does good things" that God sees us the same way. In fact, Jesus spoke of "many" that are lost who will one day ask, "Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name? And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness!'" (Matthew 7:22, 23).

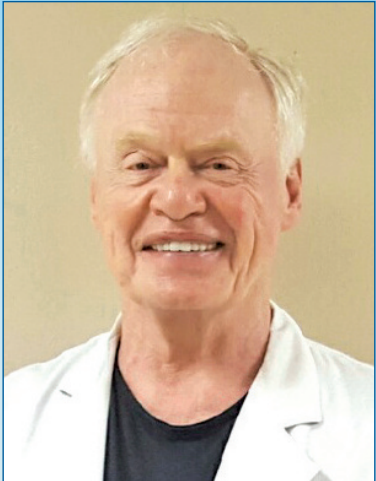
Hence, we should take our cue from the noble Bereans who "searched the Scriptures daily" to determine if the things they were being taught were accurate (Acts 17:11). Anyone can foolishly assume that their relationship with God is good based on how they "feel." However, the wise base their salvation on the solid evidence of God's word (1 John 5:13).

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ASK THE ATTORNEY



Thomas McCutcheon

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Q I purchased a 2011 Ford F150 pickup truck from a local used car dealer. The truck looked very nice and the questions that I asked about the truck were answered to my satisfaction and it only had 24,000 miles on it and seemed to be well taken care of. A little over a week after I bought it the transmission began to fail and it would cost about \$4000 to fix or replace. The place where I bought the truck said they would see if they could help me find a transmission at wholesale and that's all they were willing to do. I obviously bought a lemon and I think Alabama has a lemon law. Does it apply in this case? - Charles, Florence, AL

A Unfortunately, you only get the warranty that you agree upon when you purchase a used vehicle unless it is still under the manufacturer's original warranty. A car bought "as is" has no warranty.

Alabama does have a lemon law and it is found at Alabama Code §8-20A-2 but it only applies to new vehicles.

For the lemon law to apply the motor vehicle has to be out of service and in the care of the dealer for a cumulative total of 30 calendar days due to repair attempts. The dealer gets three repair attempts plus one additional attempt by the manufacturer to fix the car.

If, after reasonable attempts to fix the car have been made, either by repairing or correcting the condition of the motor vehicle which occurred within 24 months or 24,000 miles whichever first occurs, the manufacturer shall, at the option of the consumer, replace the motor vehicle with a comparable new motor vehicle or shall accept return of the vehicle from the consumer and refund the following: full contract price, sales tax, license and registration fees and all finance charges incurred by the consumer after he first reported the nonconformity.

When buying a used car, you do have the option of having a pre-purchase inspection by a reputable mechanic. You also have the opportunity to ask for a period of time in which you can return the car. You could also ask for a 30 day warranty.

I have dealt with cases years ago where people would buy commercially available warranties for used cars. The limited experience that I can share is that, at least for the ones I saw, they were completely useless. That's not to say that there may be some commercially available warranty for used cars that may be reputable and give good service if needed.

Remember that Alabama's Lemon Law only applies to new vehicles. If your bill of sale indicates that you bought the car with the agreement and understanding that it was purchased "as is" there is no warranty.

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

Please send the questions to:

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DAVE Says

by DAVE RAMSEY

INSURANCE ABOVE AND BEYOND?

Dear Dave,
 When it comes to buying life insurance, should the coverage amount be based solely on current earnings? I have good reason to believe my income is going to increase significantly soon.
 Wesley

Dear Wesley,
 The purpose of life insurance is to take care of your family if something unexpected happens to you. You don't want to buy too much, but you should have enough to ensure that they're well taken care of when you're not here any longer.

I usually recommend people have 10 to 12



times their annual income in a good, level term life insurance policy. However, if you have a solid reason to believe your income will be jumping significantly soon, there's nothing wrong with basing your coverage amount on that figure—if you can afford it, of course.

Understand that when I say, "solid reason," I'm not talking about a hopeful attitude. I'm talking about something along the lines of finishing a medical residency, then making the jump to a six-figure income. That's the kind of logical thinking and planning I'm working with here. In that scenario, or something similar, a huge jump in income is virtually assured.

Great question, Wesley!
 —Dave

TERM LIFE INSURANCE, TOO?

Dear Dave,
 My husband and I are wondering if we need term life insurance policies. We both have accidental death and dismemberment

coverage provided free of charge through our employers. Do we need additional coverage?
 Rebecca

Dear Rebecca,
 Yes, you both need to find good level term life insurance immediately! Accidental death and dismemberment policies are nothing but gimmicks. You need to make sure your family is taken care of in the very best way possible, no matter how you die.

You should always have life insurance coverage that's separate from anything an employer may offer. Think about it. You don't want to suddenly lose coverage if you change jobs, or have to leave your place of work because you're diagnosed with a major medical condition.

Both of you need 10 to 12 times your yearly incomes in good, level term life insurance. If you

make \$50,000 a year, that means you need \$500,000 to \$600,000 in coverage. Remember, the idea of life insurance is to take the place of income. If one of you died, the other could invest the insurance money, make 10 percent on that money over time with good mutual funds, and replace any lost income.

Term life insurance is very affordable. For just a few dollars a month you can leave your loved ones in great financial shape after you die!
 —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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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 do well in a crate. I'm a very high energy lad so will do great with children and other dogs. I can be exuberant at times. I'm a bit timid at first but would warm up to my family in no time. If you're interested in me, please visit PAWS at shoalspaws.com!



Hi there. I'm **ACE**. I'm a sweet lovable lab mix boy. I was born 8/7/2017. I'm up to date on my vetting, neutered and microchipped. I do well in a crate. I'm a very high energy lad so will do great with children and other dogs. I can be exuberant at times. I'm a bit timid at first but would warm up to my family in no time. If you're interested in being my forever family, please call PAWS at 256-383-0690



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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Brooke and Ridge discussed Thomas's lies and Steffy's enormous loss. Wyatt apologized to Sally. Brooke reassured Douglas that he did the right thing by telling the truth. Hope revealed that she never stopped loving Liam. In hiding, Thomas obsessively looked at pictures on his phone. Quinn felt sorry for Flo. Bill and Liam shared a warm father-son moment. Ridge warned Zoe about the consequences that she,

too, would face after her father was finally arrested. The Logan sisters gushed over the new baby and were overjoyed that Hope was happy again. Flo and Shauna snuck into the cabin so that Flo could explain her side of the story to Hope. *Wait to See: Brooke races against time to save Hope from Thomas.*

DAYS OF OUR LIVES "Nicole" lost her cool with Marlena. Hope asked John to help uncover Ted's killer. Eric and Sarah made love. Eve pleaded with Justin to be her lawyer as she took on Jack. Meanwhile, Jack confronted Jennifer about an article she wrote about him. Haley had a medical emergency. Eli and Lani were thrown when Julie gave them the cold shoulder. Ben and Ciara teamed up to find evidence against Nicole. John and Hope put the squeeze on Xander. Marlena reunited with Tony. Anna made a shocking announcement. Gabi and "Nicole" had a major showdown. *Wait to See: Roman gets drawn into Anna's scheme.*

GENERAL HOSPITAL Kevin spoke to Alexis about Neil. Julian and Kim met with Lucy. Liz watched over Franco as he slept. Stella received an important message. Ava was caught off-guard. Sonny shared a tender conversation with Mike. Sam and Jason enjoyed a reprieve at home. Elizabeth shared what she knew with Franco. Julian and Lucas had an

emotional conversation. Nina and Valentin tended to Sasha. Hayden didn't go unnoticed. Brad asked Julian to reconsider. Sam and Jason regrouped with Robert. Finn and Valentin crossed paths at the hospital. Willow saw another side to Chase. Hayden responded to Finn's request to meet. Carly and Sonny planned a cozy night together. Josslyn helped Dev prepare for his classes. *Wait to See: Shiloh makes a proposal.*

THE YOUNG AND THE RESTLESS After a heartfelt conversation with Lola, Jack offered to fly to Miami and persuade Celeste to attend her daughter's wedding. Despite Phyllis' attempts to secure funding for The

Grand Phoenix, Adam continued to sabotage her, offering to sell the hotel to Devon instead. Adam was disappointed when Victoria postponed his visit with Christian, claiming that he was sick in bed. However, Adam spotted Christian at the park with Nick and realized that Victoria lied to keep him away. Acting impulsively, Adam approached Christian, but the boy was spooked and ran off. Nate urged Elena to apply for a residency position at Memorial. Summer grilled Theo on the secret he and Kyle were keeping. *Wait to See: Someone makes a shocking return to Genoa City.*

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Name	Unit#	Contents
Caddell, Allen	N-12, N-13, N-14	Household, Misc.
Crosslin, Chris	P-2	Household, Misc.
Fowler, Wade	E-11	Household, Misc.
Furline, Heather	G-9, M-4	Household, Misc.
McCormick, Melanie	N-34	Household, Misc.
Morris, Nichole	P-16	Household, Misc.
Parker, Tara	B-11	Household, Misc.
Rogers, Melinda	G-27	Household, Misc.
Scott, Stacie	J-22	Household, Misc.
Spillers, Megan	G-6	Household, Misc.
Vickers, Henry JR	E-15	Household, Misc.
Wimpee, Tiffany	H-2	Household, Misc.
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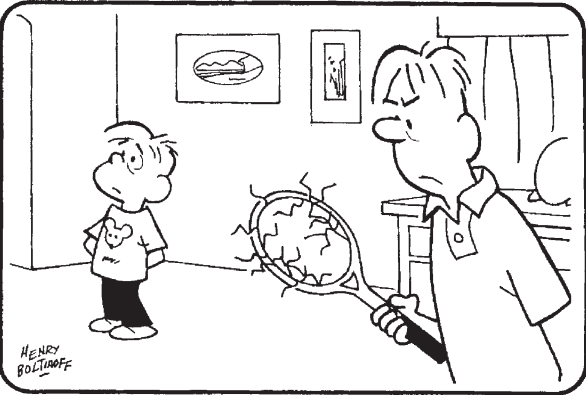
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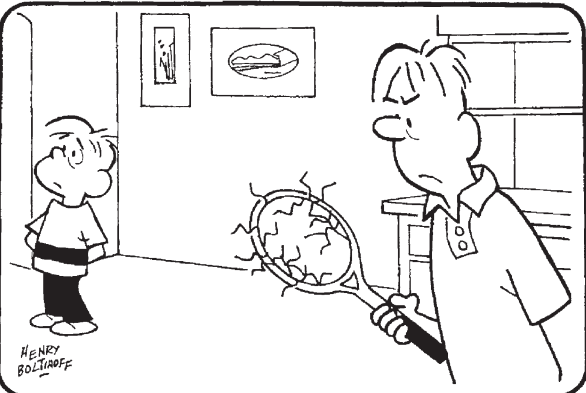


HOCUS-FOCUS

BY HENRY BOLTIROFF



Find at least six differences in details between panels.



Differences: 1. Boy's shirt is different. 2. Pictures are rearranged. 3. Button added to man's shirt. 4. Window replaces curtains. 5. Picture on table is missing. 6. Boy is closer to doorway.

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296517-1

THE DOLLAR Stretcher

Continued from Page 26

struggling with a small veggie garden, so I asked for some advice. He told me to take

a soil sample to my County Extension office. They charged me \$15 to do a soil analysis. It showed me exactly what was missing from my soil, so I knew exactly what soil additives to use. This year, I have a great crop for my effort. It might be too late for your garden this year, but you can bet that I'm going to be having my soil analyzed before I plant

next year and every year. *Rob*

MEASURING STICKY LIQUIDS

When measuring honey or molasses for cooking/baking, it's hard to get it all out of the measuring cup. Solve the problem with a quick spritz of oil on the measuring cup

before pouring in the honey. It'll pour right out. *Jolene*

DISHWASHER CARE

Is your dishwasher smelling and not cleaning like it used to? Then you should do what I do. Each time I empty it of clean dishes, I put 1/2 cup of baking soda in it. I just pour it onto the bottom. It soaks up odors and helps clean next time I run it. *Dede*

CLEANING GRANITE COUNTERTOPS

Granite countertop cleansers are expensive, but you can do the job with plain old rubbing alcohol that only costs a few cents per ounce. I pour it undiluted into a spray bottle that I keep by the sink.

After meals or anytime I see something on the countertop, I give it a spritz and a quick wipe. Easy clean! *Julia*

REPELLING RACCOONS

Are raccoons raiding your garbage dumpster? Do what I did. I applied a coat of Armor All® to the outside of the dumpster. The raccoons have a hard time climbing the slick surface and don't like the taste on their paws. If you don't have Armor All®, any spray oil like WD-40® will probably work, too. *Rich*

HOME ODOR EATER

I like a clean smelling home, but I don't like those fragrances that just cover one smell with another. My

solution is to put a bowl of vinegar out when I'm cooking. I just set it on the counter. I also run a little on odors that cling to my carpet or upholstery. The vinegar smell dissipates and leaves a nice neutral smell. *Shauma*

MORE AFFORDABLE LANDSCAPING

As we head into the fall, it's a perfect time to upgrade landscaping. Find a local nursery and see if they discount plants as winter approaches. Most do. They'd rather sell cheaply as opposed to caring for plants that they can't sell all winter. I'll be adding a couple of trees to my front yard this year for a fraction of what I would have spent last April or May. *Jordan*

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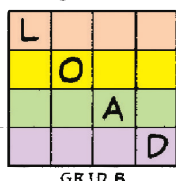
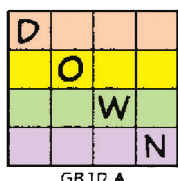
IT'S A SCORCHER AT THE BEACH! At \$5 an umbrella, how much money has this rental stand made today?

WORLD 'SERIES' NUMBERS! See if you can figure out what the next number is in the series of numbers below.

77, 49, 36, 18... ?

CAN YOU 'DOWN-LOAD' THE WORDS WE'RE LOOKING FOR? Pictured below are two puzzle grids for you to fill in. Hints are given for each word. The words in Grid B contain the same letters as the corresponding words in Grid A.

1. Part of a card game.
2. Used in power plants.
3. What happens to trees
4. When the day begins.



1. Very heavy metal.
2. Great on a hot day.
3. Large white bird.
4. A magical stick.

Junior Whirl

by Charles Barry Townsend

Answers On Page 38

R	E	T	P	O	C	I	L	E	H	E	S	Y	Y
R	A	C	T	E	E	R	T	S	N	L	U	G	A
N	O	G	A	W	B	M	G	A	V	C	B	G	C
K	C	T	W	T	R	O	L	L	E	Y	W	U	H
T	A	N	C	B	K	P	I	H	S	C	A	B	T
E	N	Y	I	A	R	E	D	G	N	I	Y	L	F
J	O	K	A	I	R	D	E	G	T	R	A	I	N
S	E	T	A	K	S	T	R	L	O	T	U	A	R

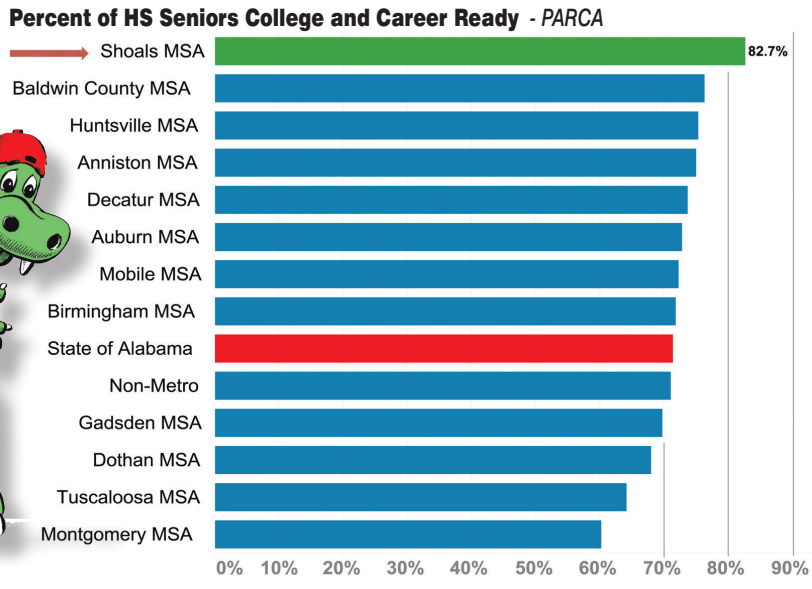
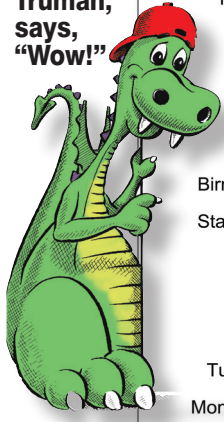
Hidden in the diagram above are 23 ways you can get from HERE to THERE. They can be found by reading up or down, or side to side. You'll even find them diagonally going up or down. Letters can be used more than once. Listed below are the items that you're looking for:

- | | | |
|----------|------------|----------|
| Airplane | Glider | Subway |
| Auto | Helicopter | Tractor |
| Bike | Jet | Train |
| Buggy | Kayak | Tricycle |
| Bus | Moped | Trolley |
| Canoe | Ship | Wagon |
| Cart | Skates | Yacht |
| Flying | Streetcar | |

Getting Here From To There!

Illustrated by David Coulson

Even the **Kidsville News!** mascot, Truman, says, "Wow!"



Reading!...

Continued from Page 6

page tab-sized product is printed on high-quality bright newsprint. It is delivered to all local schools early every month, one for every student, teacher, and support staffer. The students get to take *Kidsville News!* home. It is theirs to read on their own or with a loving parent, grandparent, or sibling. They can read on their own time and it's not schoolwork. Copies are

also delivered to all public libraries so that home schoolers have easy access. Each issue of this two-time Parents Choice Award-winning paper is packed with articles, pictures, and games that capture the imagination of children at various reading and comprehension levels. In addition, several retired local educators and active historians contribute informative pieces about local events and history that children will not read anywhere else. It is well-documented

that students who read proficiently by the 3rd grade are much more likely to learn as years pass. They will be better able to absorb information and they will have a greater interest in learning and exploring opportunities. While the proficient readers all find *Kidsville News!* engaging and entertaining, the real key to a high percentage of college and career readiness is reaching the marginal learners. Cultivating the child's confidence in reading and retaining will naturally aid in that thirst to increase knowledge. That process opens up so many doors later in the educational process.

The key to all of it is getting children interested and proficient in reading during their formative years. THAT is what *Kidsville News!* can do for a community. The *Courier Journal* is proud to be associated with such an initiative. We are greatly appreciative to all the writers and sponsors over the years who have helped local students attain such a high degree of success where the sky is truly the limit. We look forward to helping future classes of children with those important building blocks of knowledge.

Commentary

Career Ready!

Continued from Page 14

graph (on this page) that depicted the percentage of high school seniors who were college and career ready.

The Shoals' figure of 82.7% dwarfed every other Metropolitan statistical area in the state. Baldwin County's 76% looks almost paltry on the graph coupled with several others in the mid-low 70's.

The state average for workforce or college readiness was 71%, well

over 11% below the Shoals. That not only speaks well of the education systems in the area, it also highlights two elements from which the Shoals benefits.

Shoals Scholar Dollars is one major difference that other communities don't have. However, that comes into play in high school well after most of the patterns and tendencies of the students have already been developed.

The other significant difference is that Colbert and Lauderdale are the only two counties in Alabama where all young children are brought up with access to their own personalized monthly copy of *Kidsville News!*

While the advanced students will soak up the many facts, figures, and images that *Kidsville News!* brings to life every month, the true benefits are in helping the many marginal readers and at-risk students to develop a love for the written word. Keeping their attention through their formative years is a key to developing and sustaining these incredible numbers. This free colorful publication distributed in school is not typical 'mundane' schoolwork. Children have all month to absorb

content, and hone reading skills outside class, away from common social pressures.

This national and state award-winning publication has been part of the Shoals since the current crop of high school seniors were in pre-K!

If you have not seen *Kidsville News!* I encourage you to pick up a copy at a local library later this week, at the *Courier Journal* office at

219 West Tennessee St in Florence, or check the digital page flip edition at kidsvillenews.com/colbert or kidsvillenews.com/lauderdale and see what it is about.

School systems must focus on test scores to maintain/enhance funding, *Kidsville News!* is all about reading, learning, and absorbing what is important.

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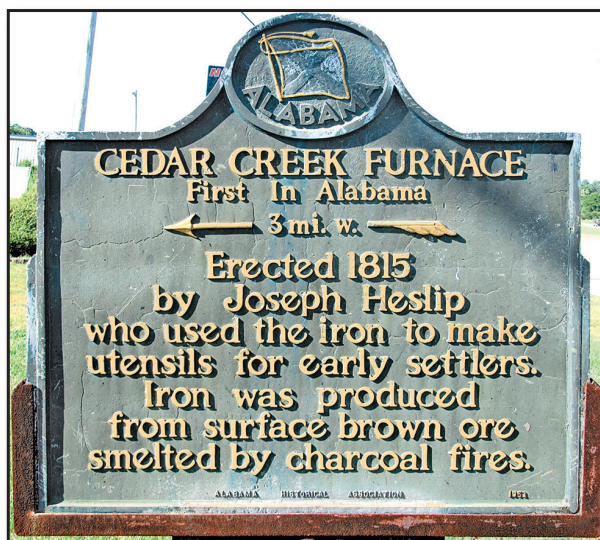
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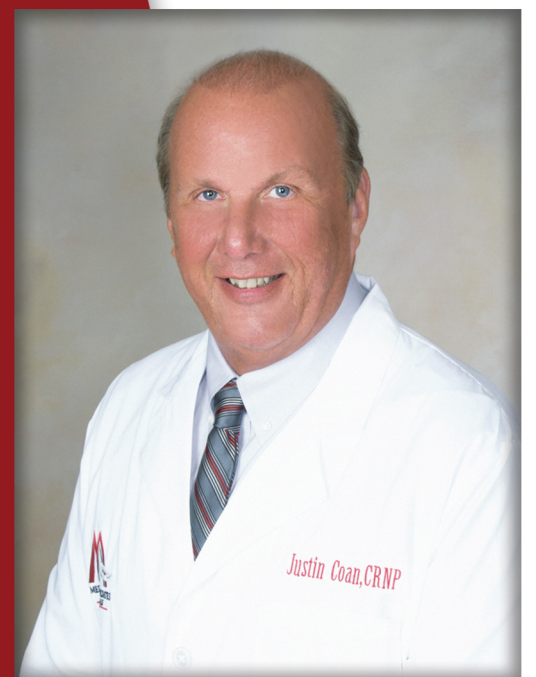
Justin is a native of North Alabama and has over 23 years of direct patient care experience in the fields of Internal Medicine and Family Practice with special expertise in kidney health.

Justin has been with Medical Associates of the Shoals for over eight years and works in constant collaboration with the physician partners.

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News & Tips on the Shoals Market



Back to School

"Which school can my kids attend?" This is a topic that comes up often and REALTORS are often asked by buyers who are either new to our area or moving to a different part of our area. When choosing a new home, most people with school-age children give great consideration to which school their children will attend. Although the Shoals is blessed with many incredible school choices, most people still have a preference. It's an important part of the home-buying decision, and I have always recommended that my clients double-check with the school system to be certain.

A few years ago, I decided to look into it a little further to see if I could be more helpful. We caught up with and had a conversation with Mike Stamps, who was the Assistant Superintendent of Lauderdale County Schools at the time. He shared with me how Lauderdale County handled school selection.

This being back-to-school season, and with all of the administrators being unbelievably busy, I thought this would be a great opportunity to re-visit the topic and share what we found out.

According to Stamps, most of their students lived in Lauderdale County but outside the city limits of Florence. Lauderdale County Schools will, however, accept out-of-district students "on a case-by-case basis." He said that the parents must initiate a request through the particular school they are interested in. If the student is accepted, there is no out-of-district tuition.

Transportation is not provided for students who live outside the district, and that brings about a really important point: bus zones. The Lauderdale County school system is divided into several bus zones, which dictate the school to which a student living at a certain address will be transported. Here's the kicker: bus zone also dictates athletic eligibility. Stamps pointed out that the zones sometimes meet in the middle of a county road. Literally, one house might have players at Rogers High School, while their neighbors across the road play for Brooks. This was surprising news to me, and Stamps said that I'm not alone. He said that many people assume that because a bus runs by their house, they could put their kids on it. "If anyone has a question, we encourage them to call that individual school to ask what zone the address is in", Stamps said.

Each school district has its own rules. We've only discussed the policy of one district here, but Mr. Stamps' advice is good for everyone. Wherever you're looking to buy, check with the school first.

-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:

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Estate

FOR RENT: 1508 CRES-TLINE Ave., Sheffield, 2 bdrm., \$400 per month, \$200 deposit, 256-757-0369

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FLORENCE, APARTMENT FOR RENT: 504 E. Irvine Apt. A3, Florence. 1 bdrm., 1 ba., \$300 rent, \$300 deposit, upstairs. 256-764-3137.

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SHEFFIELD: 804 N. COLUMBIA 2 bdrm., 1 ba. house, \$450 Rent/Deposit. Fenced Back Yard. 256-764-3137.

FLORENCE HOUSE FOR RENT: 318 S. Main St. 3 bdrm., 1 ba., \$475 Rent/Deposit. 256-764-3137.

40 ACRES, SCRUBBY TIMBER, Bull Skull Road, Colbert County. Make decent offer, 256-383-0184 Betty Blackburn.

FLORENCE: 2643 HUNTSVILLE RD., Apartment #3, Florence. 2 bdrm., 1 ba., \$350 rent, \$300 deposit. 256-764-3137

SHEFFIELD HOUSE FOR RENT: 1104 Annapolis Ave. 2 Bdrm., 1 B., \$475 Rent/Deposit, Carport, Fenced Backyard. 256-764-3137.

FLORENCE: FOR RENT, 7 Points area, 323 Simpson St., 3 bedroom, 2 bath, 2 year old home. \$750 month. 256-412-0205

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FLORENCE APARTMENTS, 505 S. Orleans St., Next to the Marriott Hotel, Seniors 55 and over, \$400 per month, 205-833-1420

MUSCLE SHOALS: WOODGATE APARTMENTS, 2 bdrm., 2 ba., \$550 rent, \$300 deposit. 256-764-3137

SHEFFIELD: FOR RENT 2 bedroom, 1 bath home, storage building, \$550 per month, \$550 deposit. Call Paul 256-335-9782 Cypress Realty

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2630 - 2000' \$1500 mo.
256-764-3137

FLORENCE COMMERCIAL PROPERTY FOR RENT: 115 Fairgrounds Road, 6,920' finished offices and 1,200' warehouse. \$3,500 rent. 256-764-3137.

NEW HOMES FOR SALE TUSCUMBIA! Tile showers, hardwoods, custom cabinets, garage and huge lots! Prices range from \$199K up to \$239K. K&H Inc. 256-349-0000

SANNONER SQUARE APARTMENTS, FLORENCE: 1 and 2 bdrm., \$350 and \$425 Rent plus \$25/Water, \$300 deposit. 256-764-3137.

LAKELOT AT SHOAL CREEK Bridge, 5 mi. to shopping center/new hospital, \$159,000. 256-810-4701.

MOBILE HOME TO MOVE: 12x42. Needs repair, \$700 obo. You move. 256-229-5384.

DOUBLEWIDE MOBILE HOME, 3 bdrm., 1 ba., Gargis Lane, Spring Valley. \$30,000. 256-381-4348.

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1110 26TH STREET APARTMENTS, Sheffield, 2 and 3 bedrooms, upstairs, \$350 and \$425 rent, \$300 deposit. 256-764-3137.

1985 MOBILE HOME, 2 bedroom 1 bath, as is, \$900. 256-272-5398.

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

MOULTON APT. FOR RENT: 18757 Hwy 157 #3, 2 bdrm., 1 ba., \$350 rent plus \$25/Water, \$300 deposit. 256-764-3137.

MUSCLE SHOALS HOME FOR LEASE, 3 bedroom, 2 bath, close to schools, Sweetwater Realty Group, 256-335-7402

NORTH FLORENCE: FOR RENT 2 bedroom Apartments. Appliances, Washer/Dryer connections. \$450-\$550 plus deposit. 256-762-7879.

FLORENCE: For rent: 2 and 3 bdrm houses. Appliances, washer/dryer connections, central heat/air. \$550-\$695 plus deposit. 256-764-3986.

MUSCLE SHOALS: 712 STEVENS Avenue, House for rent, 4 bdrm., 1 ba., \$850 rent, \$850 deposit, carport, fenced back yard. 256-764-3137.

100 ACRES STANDING TIMBER, County Rd. 60. Cruise it if you like. Call 256-766-2301.

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SUNDAY, AUG. 18TH
2 - 4 PM
Village Pines Sub.,
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Advantage Auction & Realty
256-757-9994

ROGERSVILLE: 821 CO. RD. 84 Double wide mobile home, 7 rooms, 2 full baths, needs lots of cleaning and some repair. Will rent for \$250/month. Elgin-Crossroads area. Call 256-710-7060.

KILLEN HOUSE FOR RENT: 622 Lock 6 Road 4 bdrm., 1 ba., \$550 Rent/Deposit, Exterior Storage 256-764-3137.

WAREHOUSE FOR LEASE NEW 1500 sq ft warehouse 10'x10' doors with restroom. Off of Hwy 72 in Tuscumbia. \$650 Month

3,000 SQ FT WAREHOUSE featuring 900 sq ft of office space. Has fenced yard and located on Hwy 20. Great Location in Tuscumbia!! \$1,500 Month. **CALL 214-726-6109**

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ABSOLUTE REAL ESTATE AUCTION

Saturday, August 24 • 10am
Held on Site: 690 County Rd 169, Waterloo, AL 35677

4.14 Acres, House, Garage, 2-Bay Shed, Barn, Pond
Property offers 4.14+/- acres with two-story house having 2 bedrooms, 1 1/2 baths, great room open to kitchen & dining area, laundry, central heat/air plus gas wall unit and 1 window air unit, single carport with storage room, detached garage/shop converted to rec room with loft and covered patio, carport shed with 2 bays and storage, feed house or barn with 2 bays, and pond. Rustic country home built 1986, level lot, private.



DIRECTIONS: From Cox Creek Pkwy, turn north on Savannah Hwy (Hwy 20), go 10 1/2 miles, turn right on County Rd 13, go 1.6 miles and turn left on County Rd 8, go 2.4 miles to Pine Hill, turn right onto County Rd 10, go 1/2 mile, turn right onto County Rd. 169 (dirt road), go .1 mile to property on right. Signs up.

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

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www.couchauctionandrealty.com
801 N. Patton Street,
Florence, AL 35630
256-740-9901

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SEE PAGE 6 for details.

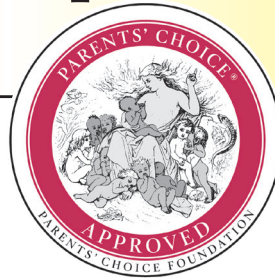


The Shoals is **THE ONLY COMMUNITY** in Alabama that is delivering **Kidsville News!** **FREE** to kids in grades K-6 in the classroom. **Since Fall 2006**



A 2017 study from the Public Affairs Research Council of Alabama (PARCA) indicated that **82.7%** of Shoals area high school seniors were college and career ready. That is six percentage points higher than the *next highest metropolitan area* and over eleven percentage points higher than the *state average*.

A Big Thank You



to these current and long-time *Kidsville News!* sponsors for recognizing this opportunity.

Their willingness to boost the confidence and expand reading and comprehension skills of elementary-age students helped create a solid base for achieving that stellar 82.7% figure.



AND THANK YOU to the generous and dedicated local writers who have helped make *Kidsville News!* a singular treasure for Shoals children during all these years!

Dr. David Curott
Lee Freeman
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Ninon Parker
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with truck box, \$5,500, 256-766-
5498

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**ACURA: 2018 \$29,000. ACU-
RA TLX A-Spec. Loaded. Ex-
terior: San Marino Red. Interi-
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or text for more information.
256-412-6046.**

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Saturday, August 24, 2019 • Sale Starts 10:30AM

1G6KD52B0SU214350
1G1ZT51866F223335
3GNEC12T44G300160
2G1WL52M5W1134488
2G1WT58K369117955
3C3EL55H3YT205419
1C3XU4533PF580823
1B7HC16Z5RS615277
1B7GL22X0WS573084
1D7FL16K14S699090
2FAFP74W1XX120405
1FMDU32X1TZB71501
1FMRU15W52LA27870
1ZVBP8EMXE5262825
1FMZU62K25UA96657
1FMYU60E71UC06573

1995 Cadillac DEVILLE
2006 Chevrolet MALIBU
2004 Chevrolet AVALANCHE
1998 Chevrolet LUMINA
2006 Chevrolet IMPALA
2000 Chrysler SEBRING
1993 Chrysler LEBARON
1994 Dodge RAM 1500
1998 Dodge DAKOTA
2004 DODGE SXT
1999 Ford CROWN VIC
1996 Ford EXPLORER
2002 FORD EXP
2014 Ford MUSTANG
2005 Ford EXPLORER
2001 FORD EXP

1FMZU62K13ZA78814
KNAPK4A62E5092007
4M2EU48EX7UJ21522
2MELM75W7PX656374
JA32U2FU2EU020476
1N4BA41E94C910957
1N6SD11SXSC352570
5N1ED28T14C682164
1G3GR62C4V4123802
1G3NL12E9YC374984
2G2WP552761109800
KL5JD66Z47K549142
JTEZU14R550051376
4T1SK12E1NU084780
3VWSK69M75M014569
YV1CN59H741059996

2003 Ford EXPLORER
2014 Kia FORTE
2007 Mercury MOUNTAINE
1993 MERCURY GMQ
2014 Mitsubishi LANCER
2004 Nissan MAXIMA
1995 Nissan TRUCK
2004 Nissan XTERRA
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2006 PONTIAC GRA
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- Singing River Brewery
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- Southern Skillet
- The Anderson Center
- The Logan Room
- The Stricklin Hotel
- TN Valley Brides Magazine
- Universal Sound & Video

Lots of DOOR PRIZES!

Community Notes...

Continued from page

Tour will showcase Sheffield music attractions that rocked the world

Colbert County Tourism and Convention Bureau's series of "We Rocked the World" trolley tours, continue Saturday, August 17. The tour, led by music historian George Lair, will showcase Sheffield's music attractions, including the original location of Muscle Shoals Sound at 3614 Jackson Highway, Cypress Moon Studios (the second location of Muscle Shoals Sound), and the Earl "Peanut" Montgomery Music Museum. Other attractions Lair will point out and discuss include Broadway Recording Studio, Widget Recording Studio, the Percy Sledge/Norala Studio historical marker and the Singing River Statue in front of Park Place. Participants will meet at Colbert County Tourism, 719 U.S. Highway 72, Tusculumbia at 12:30pm to begin the 4-hour tour. The cost of the tour, including admission to the attractions is \$40. Participants will receive a complimentary copy of Colbert County Tourism's audio tour on CD that provides turn-by-turn directions and commentary about area

music and historic attractions. Tickets are available at the Colbert County Tourism office or by calling 256-383-0783.

Canaan United Methodist Church 175th Anniversary Homecoming August 18 at 11am. Located at 3000 County Road 189, Florence.

Zip City Neighborhood Watch Meeting - August 18, 2pm at Zip City Community Center.

Cloverdale Neighborhood Watch Meeting is Monday, August 19 at 7pm at the Community Center.

The Monthly RSVP Luncheon at Cloverdale Community Center Tuesday, August 20 at 11:30am. Bingo and fun with Wendell Greenleaf from Kindred. Everyone welcome.

"Furious Hours: Murder, Fraud and the Last Trial of Harper Lee" will be discussed at the August 21 - 10am meeting of the Readers of the Lost Ark Book Club at Coldwater Books in Tusculumbia. For more info, email

nancy537481@yahoo.com.

Sheffield High School presents the Reaching for Dreams College Fair.

It will be held in the Sheffield High School Cafeteria August 21 from 4-5:30pm. The College Fair is a chance for prospective college students to meet with admissions representatives from a wide variety of post-secondary colleges.

Mo Brooks, U.S. Congressman for the 5th District of Alabama, will conduct a Washington, D.C. Update from noon to 1pm on Thursday, August 22 at the Shoals Chamber of Commerce, 20 Hightower Place in Florence. Lunch will be served. The cost to attend is \$15 and space is limited. Those interested can purchase at <https://business.shoalschamber.com/events> and click on chamber events. For more information about the Washington, D.C. Update Luncheon, please call 256-764-4661.

Fourth Saturday Breakfast at the Zip City Community Center, 10511 Hwy 17, Florence, August 24 from 6:30-9am. Menu includes eggs, sausage, bacon, biscuits, gravies, grits, juice and coffee. Adults \$6, children 10 and under, \$3. Proceeds used for Center expenses. Everyone is welcome.

The Burrell- Slater Athletic Hall

of Fame Committee is accepting nominations of athletes for the 2020 Hall of Fame induction. Applications may be obtained from any committee member or Dave Smith, Samuel Brewer, or John Humes. The contact number is 256-710-9057. Deadline for all nominations is September 5.

Florence 2019 Walk Of Honor—Nominations will be accepted until September 3 for the 2019 City of Florence Walk of Honor recognizing individuals from Florence and Lauderdale County who have achieved national or international acclaim. Contact the Florence Mayor's Office at 256-760-6400 or www.florenceal.org for nomination forms and information.

LifeSouth Blood Drives for August The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday, 9am-5pm; Tuesday and Thursday, 9am-7pm; Saturday, 9am-3pm; Sunday, 1-5pm.

Wednesday, August 14, 2-8pm, Essity, 1834-B Haley Drive, Cherokee Thursday, August 15, 11am - 6pm, Bank Independent, 426 Veterans Drive, Florence

Friday, August 16, 11am - 6pm, Hackleburg Market, 1515 Old Hackleburg Rd, Hackleburg

Saturday, August 17, 8:30am - 4:30pm, Watermelon Festival, Downtown Russellville, Russellville

Sunday, August 18, 11am - 5pm, North Alabama Flea Market, North Alabama Fairgrounds, 65 Sportsplex Drive, Muscle Shoals

Monday, August 19, Noon - 7pm, Walmart, 3100 Hough Rd, Florence

Tuesday, August 20, 11am - 4pm, Lexington Public Library, 11075 Highway 101, Lexington

Wednesday, August 21, 11:30am - 6:30pm, Big Star, 406 4th St SW, Red Bay

Cardiovascular institute of the Shoals is having its 2nd annual Paint the Shoals Purple 5k/1mile fun run (Glo-run) on August 24 beginning at 8pm. This year is will start at Marriott Splash Pad and the runners will be running across the Wilson Dam. This event will start at 8pm and registration will open up at 7pm at Marriott Splash Pad 15 Hightower Place in Florence beside the Conference Center. Advance entry for the 5K is \$20 and day of the event it is \$25

Advance entry for 1 Mile Fun Run is \$10 and the day of the event is \$15. Register at: <http://bit.ly/painttheshoalspurple> or register on Cardiovascular's Facebook Page they have a pinned tab and they have an event created.

The Waterloo High School 46th Annual Alumni Banquet takes place Saturday, August 24 at the school. Social hour begins at 5pm and the dinner (\$10) and program at 6pm. The Class of 1959 - 60th Reunion; 1969 - 50th Reunion; Class of 1979 - 40th Reunion; and Class of 1994 25th Reunion will be recognized.

All alumni, former students, faculty, administration, and support personnel, along with their spouses, are invited.

A scholarship fund was established in the early years of the association.

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Rainwater? Critters?
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Each year, every graduating senior from WHS who plans to attend college is provided with funds to assist with tuition, books, and other expenses. Funds are also provided for various school projects each year.

To continue providing scholarship funds and support other school projects, donations are needed. The Alumni Association is a 501(c) (3) nonprofit organization approved by the IRS. Donations to the Association are greatly appreciated. The Association officers would like to thank everyone who has given support in any way to the Association and Waterloo School.

Please call classmates and come join in the fun with them and friends from days gone by. For information, call Sylvia Orrick at 256-766-9248 or Bobby Robertson at 256-764-5764.

All family and friends are invited to worship service at Mt. Zion AME Church at 2pm on Sunday, August 25. Guests will be Rev. Michael Stanford and the Nichols Chapel AME Church. Dinner will be served from 12:30-1:45pm. The church is located at 4335 County Road 189, south of Rhodesville. Everyone is invited.

Revival at Milner's Chapel United Methodist, at 6pm Sunday, August 25 and at 7pm and Monday-Wednesday, August 26-28. The church is at 31303 County Road 8 in Florence, Next to El Reposo Nursing Home.

Paint the Shoals Purple 2019 is a GLOW RUN! Join us August 24 for a run to raise awareness for Peripheral Artery Disease. Registration begins at 6pm, with the 5K and Fun Run starting at 8pm. Registration fees are as follows: 5k - \$20 preregistration, \$25 day of race, 1 Mile - \$10 preregistration, \$15 day of race Register today at: <https://itsyourrace.com/EventContact.aspx?id=11260>

Northwest Alabama Reading Aides (NARA), Long-Lewis Automotive Group and Lincoln Motor Company present Driven To Give on August 24 from 9am-4pm at First United Methodist Church in Florence. For every test drive taken that day, Lincoln will donate to the Reading Aides. No salesman will contact you after the test drive. For more information, call NARA at 256-766-5709.

Memory Meal - Never Forgotten - Bring a meal in memory of your loved ones. The meal will serve the homeless in our community while remembering your loved ones. Meals can be brought to 1601 Huntsville Rd, Florence, The Salvation Army. Call for more details. 256-764-4432.

AIDT, the state's top-ranked job-training agency, will be offering Leadership Skills I, II, and III at the Shoals Center for Business & Economic Development, 20 Hightower Place in Florence.

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Leadership Skills I (Two-Day Course) September 18-19 8am-4pm

OCTOBER 2019

Leadership Skills II (Two-Day Course) October 16-17 8am-4pm

The cost is only \$35 per person to attend any of the classes. The cost includes lunch and snacks.

For more information regarding the classes go to <http://www.aidt.edu/classes/>

Please send an email to christi.graham@seda-shoals.com or call (256-349-5632) to enroll.

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This event will be Thursday, August 29 at 7pm at Edgemont United Methodist Church, 1330 Eauclaire Avenue, Florence.

For more information, contact the office at 256-766-3606. Childcare will be provided.

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Junior Whirl Answers

by Charles Barry Townsend Illustrated by David Coulson



Answer: We found 31 umbrellas, for a profit of \$155.

77, 49, 36, 18... ?

Answer: The next number is 8. Each number in the series is the product of the two digits in the preceding number. (7 x 7 = 49, 4 x 9 = 36, 3 x 6 = 18, 1 x 8 = 8.)

D	E	A	L
C	O	A	L
S	A	W	N
D	A	W	N

GRID A

L	E	A	D
C	O	L	A
S	W	A	N
W	A	N	D

GRID B

Getting Here From To There!

R	E	T	P	O	C	I	L	E	H	E	S	Y	Y
R	A	C	T	E	E	R	T	S	N	L	I	G	A
N	O	G	A	W	B	M	G	A	V	C	B	G	C
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J	O	K	A	T	N	D	E	G	T	R	A	I	N
S	E	T	A	K	S	F	L	O	T	H	A	R	

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Community Notes...

Continued from page 4

Tour will showcase Sheffield music attractions that rocked the world

Colbert County Tourism and Convention Bureau's series of "We Rocked the World" trolley tours, continue Saturday, August 17.

The tour, led by music historian George Lair, will showcase Sheffield's music attractions, including the original location of Muscle Shoals Sound at 3614 Jackson Highway, Cypress Moon Studios (the second location of Muscle Shoals Sound), and the Earl "Peanut" Montgomery Music Museum. Other attractions Lair will point out and discuss include Broadway Recording Studio, Widget Recording Studio, the Percy Sledge/Norala Studio historical marker and the Singing River Statue in front of Park Place. Participants will meet at Colbert County Tourism, 719 U.S. Highway 72, Tusculumbia at 12:30pm to begin the 4-hour tour.

The cost of the tour, including admission to the attractions is \$40. Participants will receive a complimentary copy of Colbert County Tourism's audio tour on CD that provides turn-by-turn directions and commentary about area

music and historic attractions. Tickets are available at the Colbert County Tourism office or by calling 256-383-0783.

Canaan United Methodist Church 175th Anniversary Homecoming August 18 at 11am. Located at 3000 County Road 189, Florence.

Zip City Neighborhood Watch Meeting - August 18, 2pm at Zip City Community Center.

Cloverdale Neighborhood Watch Meeting is Monday, August 19 at 7pm at the Community Center.

The Monthly RSVP Luncheon at Cloverdale Community Center Tuesday, August 20 at 11:30am. Bingo and fun with Wendell Greenleaf from Kindred. Everyone welcome.

"Furious Hours: Murder, Fraud and the Last Trial of Harper Lee" will be discussed at the August 21 - 10am meeting of the Readers of the Lost Ark Book Club at Coldwater Books in Tusculumbia. For more info, email

nancy537481@yahoo.com.

Sheffield High School presents the Reaching for Dreams College Fair.

It will be held in the Sheffield High School Cafeteria August 21 from 4-5:30pm.

The College Fair is a chance for prospective college students to meet with admissions representatives from a wide variety of post-secondary colleges.

Mo Brooks, U.S. Congressman for the 5th District of Alabama, will conduct a Washington, D.C. Update from noon to 1pm on Thursday, August 22 at the Shoals Chamber of Commerce, 20 Hightower Place in Florence. Lunch will be served. The cost to attend is \$15 and space is limited. Those interested can purchase at <https://business.shoalschamber.com/events> and click on chamber events. For more information about the Washington, D.C. Update Luncheon, please call 256-764-4661.

Fourth Saturday Breakfast at the Zip City Community Center, 10511 Hwy 17, Florence, August 24 from 6:30-9am.

Menu includes eggs, sausage, bacon, biscuits, gravies, grits, juice and coffee. Adults \$6, children 10 and under, \$3. Proceeds used for Center expenses. Everyone is welcome.

The Burrell- Slater Athletic Hall

of Fame Committee is accepting nominations of athletes for the 2020 Hall of Fame induction. Applications may be obtained from any committee member or Dave Smith, Samuel Brewer, or John Humes. The contact number is 256-710-9057. Deadline for all nominations is September 5.

Florence 2019 Walk Of Honor—Nominations will be accepted until September 3 for the 2019 City of Florence Walk of Honor recognizing individuals from Florence and Lauderdale County who have achieved national or international acclaim. Contact the Florence Mayor's Office at 256-760-6400 or www.florenceal.org for nomination forms and information.

LifeSouth Blood Drives for August The Shoals Center, 307 Veterans Drive, Florence, 888-795-2707. The hours are: Monday, Wednesday, Friday, 9am-5pm; Tuesday and Thursday, 9am-7pm; Saturday, 9am-3pm; Sunday, 1-5pm.

Wednesday, August 14, 2-8pm, Essity, 1834-B Haly Drive, Cherokee Thursday, August 15, 11am - 6pm, Bank Independent, 426 Veterans Drive, Florence

Friday, August 16, 11am - 6pm, Hackleburg Market, 1515 Old Hackleburg Rd, Hackleburg

Saturday, August 17, 8:30am - 4:30pm, Watermelon Festival, Downtown Russellville, Russellville

Sunday, August 18, 11am - 5pm, North Alabama Flea Market, North Alabama Fairgrounds, 65 Sportsplex Drive, Muscle Shoals

Monday, August 19, Noon - 7pm, Walmart, 3100 Hough Rd, Florence

Tuesday, August 20, 11am - 4pm, Lexington Public Library, 11075 Highway 101, Lexington

Wednesday, August 21, 11:30am - 6:30pm, Big Star, 406 4th St SW, Red Bay

Cardiovascular institute of the Shoals is having its 2nd annual Paint the Shoals Purple 5k/1mile fun run (Glo-run) on August 24 beginning at 8pm. This year is will start at Marriott Splash Pad and the runners will be running across the Wilson Dam. This event will start at 8pm and registration will open up at 7pm at Marriott Splash Pad 15 Hightower Place in Florence beside the Conference Center. Advance entry for the 5K is \$20 and day of the event it is \$25

Advance entry for 1 Mile Fun Run is \$10 and the day of the event is \$15. Register at: <http://bit.ly/painttheshoalspurple> or register on Cardiovascular's Facebook Page they have a pinned tab and they have an event created.

The Waterloo High School 46th Annual Alumni Banquet takes place Saturday, August 24 at the school. Social hour begins at 5pm and the dinner (\$10) and program at 6pm. The Class of 1959 - 60th Reunion; 1969 - 50th Reunion; Class of 1979 - 40th Reunion; and Class of 1994 25th Reunion will be recognized.

All alumni, former students, faculty, administration, and support personnel, along with their spouses, are invited.

A scholarship fund was established in the early years of the association.

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Sweep Yearly

Each year, every graduating senior from WHS who plans to attend college is provided with funds to assist with tuition, books, and other expenses. Funds are also provided for various school projects each year.

To continue providing scholarship funds and support other school projects, donations are needed. The Alumni Association is a 501(c) (3) nonprofit organization approved by the IRS. Donations to the Association are greatly appreciated. The Association officers would like to thank everyone who has given support in any way to the Association and Waterloo School.

Please call classmates and come join in the fun with them and friends from days gone by. For information, call Sylvia Orrick at 256-766-9248 or Bobby Robertson at 256-764-5764.

All family and friends are invited to worship service at Mt. Zion AME Church at 2pm on Sunday, August 25. Guests will be Rev. Michael Stanford and the Nichols Chapel AME Church. Dinner will be served from 12:30-1:45pm. The church is located at 4335 County Road 189, south of Rhodesville. Everyone is invited.

Revival at Milner's Chapel United Methodist, at 6pm Sunday, August 25 and at 7pm and Monday-Wednesday, August 26-28. The church is at 31303 County Road 8 in Florence, Next to El Reposo Nursing Home.

Paint the Shoals Purple 2019 is a GLOW RUN! Join us August 24 for a run to raise awareness for Peripheral Artery Disease. Registration begins at 6pm, with the 5K and Fun Run starting at 8pm. Registration fees are as follows: 5k - \$20 preregistration, \$25 day of race, 1 Mile - \$10 preregistration, \$15 day of race Register today at: <https://itsyourrace.com/EventContact.aspx?id=11260>

Northwest Alabama Reading Aides (NARA), Long-Lewis Automotive Group and Lincoln Motor Company present Driven To Give on August 24 from 9am-4pm at First United Methodist Church in Florence. For every test drive taken that day, Lincoln will donate to the Reading Aides. No salesman will contact you after the test drive. For more information, call NARA at 256-766-5709.

Memory Meal - Never Forgotten - Bring a meal in memory of your loved ones. The meal will serve the homeless in our community while remembering your loved ones. Meals can be brought to 1601 Huntsville Rd, Florence, The Salvation Army. Call for more details. 256-764-4432.

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Answers

by Charles Barry Townsend

Illustrated by David Coulson

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DEAL	LEAD
COAL	COLA
SAWN	SWAN
DAWN	WAND

GRID A GRID B

Getting Here From To There!

R	E	T	P	O	C	I	L	E	H	E	S	Y	Y	
B	A	C	T	E	E	R	T	S	N	L	U	G	A	
N	O	G	A	W	B	M	G	A	V	C	B	G	C	
K	C	T	W	T	R	O	L	E	Y	W	U	H		
T	A	N	S	B	K	H	S	C	A	B	T			
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J	O	K	A	T	I	N	D	E	G	T	R	A	I	N
S	E	T	A	K	S	F	L	O	T	U	A	R		

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Savvy SENIOR

How to Help an Aging Parent with a Hoarding Problem

Dear Savvy Senior,
My 70-year-old mother has become somewhat of a hoarder. Since my father died a few years ago, her house is so disorganized and messy with stuff that it's becoming a hazard. What should I do to help her?

Troubled Son

Dear Troubled,

Clutter addiction is a problem that effects up to five percent of Americans, many of whom are seniors. The problems can range anywhere from moderate messiness to hoarding so severe it may be related to a mental health disorder like obsessive-compulsive disorder. Here's what you should know, along with some tips and resources that can help your mom.

Why People Hoard

The reasons most people hoard is because they have an extreme sentimental attachment to their possessions, or they believe they might need their items at a later date. Hoarding can also be a sign that an older person is depressed or showing early symptoms of dementia.

Common problems for seniors who live in excessive clutter are tripping, falling and breaking a bone; overlooking bills and missing medications that are hidden in the clutter; and suffering from the environmental effects of mold, mildew and dust, and even living among insects and rodents.

What to Do

To get a handle on your mom's problem, the Institute for Challenging Disorganization offers a free "Clutter Hoarding Scale" that you can download off their website at ChallengingDisorganization.org.

If you find that your mom has a moderate cluttering problem, there are a number of things you can do to help.

Start by having a talk with her, respectfully expressing your concern for her health and safety, and offering your assistance to help her declutter.

If she takes you up on it, most professional organizers recommend decluttering in small steps. Take one room at a time or even a portion of a room at a time. This will help prevent your mom from getting overwhelmed.

Before you start, designate three piles or boxes for your mom's stuff - one pile is for items she wants to keep-and-put-away, another is the donate pile and the last is the throwaway pile.

You and your mom will need to determine which pile her things belong in as you work. If your mom struggles with sentimental items that she doesn't use, like her husband's old tools or mother's china for example, suggest she keep only one item for memory sake and donate the rest to family members who will use them.

You will also need to help her set up a system for organizing the kept items and new possessions.

Find Help

If you need some help with the decluttering and organizing, consider hiring a professional organizer who can come to your mom's home to help you prioritize, organize and remove the clutter. The nonprofit group National Association of Productivity and Organizing Professionals has a directory on the website at NAPO.net to help you locate a professional in your area.

If your mom has a bigger, more serious hoarding problem (if her daily functioning is impaired, or if she is having financial difficulties, health problems, or other issues because of her hoarding) you'll need to seek professional help. Antidepressants and/or talk therapy can help address control issues, anxiety, depression, and other feelings that may underline hoarding tendencies, and make it easier for her to confront her disorder.

To learn more and find professional help see the International OCD Foundation which provides a hoarding center on their website (Hoarding.iocdf.org) that offers information, resources, treatments, self-help groups, and more. Also see HoardingCleanup.com, a site that has a national database of qualified resources including cleaning companies and therapists that can help.

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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<p>08 Chevy Silverado #19G-123A, Crew Cab, Z71, Leather, Local Truck!</p>  <p>\$14,788</p>	<p>17 Buick LaCrosse #19G-9350A, Leather, Heated Seats, Factory Warranty!</p>  <p>\$19,788</p>	<p>15 GMC Terrain #19G-004A, 4 Door, SLT, Leather, 1 Owner, Nice!</p>  <p>\$20,888</p>	<p>17 Honda CR-V #18C-6087A, 4 Door, Auto, Sunroof, 1 Owner!</p>  <p>\$24,788</p>	<p>16 Chevy Camaro #19G-034A1, 1 Owner, V6, Leather, Low Miles!</p>  <p>\$25,788</p>	<p>17 GMC Acadia #17P-8052, 4 Door, 3rd Row, SLT, 1 Owner!</p>  <p>\$25,988</p>
<p>15 Dodge Ram 1500 #18G-7741B, Crew Cab, Diesel, Leather, 4x4!</p>  <p>\$27,788</p>	<p>15 Chevy Camaro #19G-119A, 2 Door, SS, Full Power, 21K Miles!</p>  <p>\$28,788</p>	<p>18 Ford F150 Supercrew #19G-198A, XLT, Full Power, 1 Owner, Nice</p>  <p>\$28,888</p>	<p>18 Cadillac CTS Luxury #19G-172A, 4 Door, Leather, Sunroof, 1 Owner!</p>  <p>\$29,988</p>	<p>15 Chevy Silverado #19G-183A, Crew Cab, LTZ, Z71, 4x4, Leather!</p>  <p>\$36,888</p>	<p>18 GMC Sierra SLT #19G-034A, Crew Cab, SLT, 1 Owner, Low Miles!</p>  <p>\$38,888</p>
<p>16 GMC Sierra #19G-186A, Crew Cab, Z71, SLT, 4x4, Leather, 33K Miles!</p>  <p>\$39,788</p>		<p>18 GMC Sierra #19G-190A, Crew Cab, SLT Z71, 4x4, 1 Owner!</p>  <p>\$41,788</p>	<p>15 GMC Yukon XL #19G-132A1, Denali, Fully Equipped, Nice!</p>  <p>\$41,988</p>	<p>16 Chevy 2500HD Silverado #18G-8324A, Diesel, Crew Cab, LTZ, 4x4, Local Trade!</p>  <p>\$47,988</p>	<p>18 GMC 2500HD Denali #19G-175A, Crew Cab, 4x4, Z71, Sunroof, Diesel!</p>  <p>\$53,988</p>

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