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Courier Journal

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Shoals Shorts

Byars Nets Huge Honor

WINSTON-SALEM, N.C. — Former UNA play-by-play broadcaster J.D. Byars was recently named Alabama Sportscaster of the Year by the National Sports Media Association.

Byars currently is the Director of Broadcasting at the University of South Alabama. He worked at UNA from 2010-2014 before joining South Alabama. He is now is the voice of Jaguar athletics and handles play-by-play duties for Jaguar football and baseball games, as well as play-by-play coverage for ESPN+ for men's and women's basketball games. Additionally, Byars handles the 11-station statewide network for Jaguar Sports Properties, which covers the major cities reaching 3.35 million people per game day.

Byars

The Hartselle native and a former placekicker at UNA in the early 1990's got his start in broadcasting with Coffee High School football games in the mid-90's.

"To now be on a list with greats like Jim Fyffe, John Forney, Rod Bramblett, Chris Stewart, and Eli Gold, I can't help but think there was an error in the ballot count," said Byars.

The awards banquet takes place June 29 in Winston-Salem, N.C.

Quality Pre-K Registration

SHEFFIELD - Ekklesia Child Development Center and Pre-School in Florence and Sheffield is now accepting online pre-registration

See SHORTs... on Page 2

Cat Behaviorist Jackson Galaxy's JPG program will benefit cats at Florence-Lauderdale Animal Services.
Promotional photos

INCREASE IN LOCAL FELINE ADOPTABILITY

Pawsitively Purrfect

FLORENCE— The Florence-Lauderdale Animal Services has been selected by the Jackson Galaxy Project (JGP), a Signature Program of GreaterGood.org, to participate in the 2020 class of Cat Pawsitive. This is a life-saving initiative that introduces positive-reinforcement training to cats in shelters and rescues. This innovative training program for cats aims to increase feline adoption rates and maintain cat "mojo."

"Cats can be easily stressed in shelter environments. We are excited to participate in this program. Our volunteer team will train and work with our cats to help them be more adoptable," said FLAS Director, Cheryl Jones.

Jackson Galaxy is featured in the television

See PURRFECT... on Page 6

Courier Journal Perma-Note
Urgent Care
Feel Better FASTER
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For information about advertising in this spot, call 256-740-4701

First Metro Bank, Singing River Dentistry Openings

MUSCLE SHOALS – A new building at 2402 Avalon Avenue in Muscle Shoals will be the center of attention on Friday as two successful Shoals businesses celebrate further expansion.

First Metro Bank and Singing River Dentistry will celebrate their respective Grand Openings on January 31 with successive Ribbon Cutting ceremonies at noon followed by an open house.

First Metro Bank is opening its tenth branch while Singing River Dentistry is celebrating the opening its new, modern Muscle Shoals location.

See GRAND OPENINGS... on Page 5

New locations of First Metro Bank and Singing River Dentistry *Courtesy photo*

Automotive Inside NOW

Greenway Hyundai of The Shoals
Bentley Automotive
Oakley Auto Sales
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Jeff Elledge Auto Sales

Inside this Issue

- Tiara Pennington at NW-SCC
- Big Game Specials
- Medicare Minute
- Dave Ramsey Says
- Insurance Insights
- Randall on Real Estate
- Adopt-A-Friend
- Ask the Attorney
- Minds Open to Competition
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- Outdoors
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Lauderdale County Board of Education
March 3

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329065-1

Shorts...

Quality Pre-K Registration

Continued from Page 1

applications for its new, high-quality FREE Pre-K Program through March 31.

Enrollment is open to all children four years of age on or before 9/1/20 who are residents of the state of Alabama. Enrollees must provide a copy of the child's birth certificate and proof of residence. There is no registration fee for this program. Child's immunization record must be provided upon enrollment.

Go online to https://alprek.asapconnected.com to complete pre-registration forms. Visit www.children.alabama.gov to see pre-registration info under "First Class Pre-K."

Acceptance is strictly through random drawing on April 1, 2020 at Ekklesia Preschool in Sheffield. The parent/guardian does not have to be present at the drawing. Notices will be emailed on April 16.

Call Ekklesia at 256-314-1194 for more information.

Cook Museum is Nominated

DECATUR – Cook Museum of Natural Science has been nominated by *USA Today* in their 10 Best Readers' Choice travel awards for 2020 as one of the best new museums to open in the past two years. Cook Museum of Natural Science is the newspaper's only Alabama-based nominee.

An expert panel from *USA Today*'s travel website 10best.com selected the recently opened Cook Museum of Natural Science as one of the top twenty contenders in their Best New Museum category. Voters have four weeks to vote for the Cook Museum at http://bit.ly/voteforcookmuseum. A person can vote once a day for the run of the contest.

Voting ends Monday, February 17 and the winners will be announced on 10 Best on Friday, February 28.

Located at 133 4th Ave NE in Decatur, the Cook Museum of Natural Science opened to the public on June 7, 2019. It contains 62,000 square feet of exhibit galleries which include a 15,000-gallon saltwater aquarium, an immersive cave, an interactive sand table, live animals, Museum Store, and the first Nature's Table café in Alabama.

UNA a Silver Chapter

FLORENCE – The University of North Alabama has recently been recognized as a Phi Kappa Phi Circle of Excellence Silver Chapter. The Honor Society of Phi Kappa Phi is the nation's oldest and most selective collegiate honor society for all academic disciplines. The award is given to chapters that

See SHORTs... Page 12

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2008 Lincoln MKZ 134K Miles $1,500 Down + $80/week
2008 Ford Edge 121K Miles, Leather $1,500 Down + $70/week
2004 Chevy Impala 213K Miles $600 Down + $60/week
2011 Nissan Rogue 109K Miles $1,200 Down + $70/week
2008 Pontiac G6 156K Miles $1,000 Down + $70/week
2008 Buick Lucerne 125K Miles $1,200 Down + $70/week
2009 Nissan Murano 139K Miles $1,500 Down + $70/week
2008 Ford Explorer 157K Miles, 3rd Row $1,200 Down + $80/week
1999 Chevy 1500 224K Miles $1,200 Down + $70/week
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OCCASIONALLY YOU MAY SEE an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal.

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Now accepting online pre-registration applications for our brand new, high-quality FREE Pre-K Program!

PRE-REGISTRATION DATES
JANUARY 15 - MARCH 31, 2020

Go online to https://alprek.asapconnected.com to complete pre-registration forms.

Visit www.children.alabama.gov to see pre-registration info under "First Class Pre-K."

Acceptance is strictly through random drawing to be held on April 01, 2020 at Ekklesia Preschool, Sheffield, AL. Parent/guardian does not have to be present at drawing. Notices will be emailed beginning April 16th.

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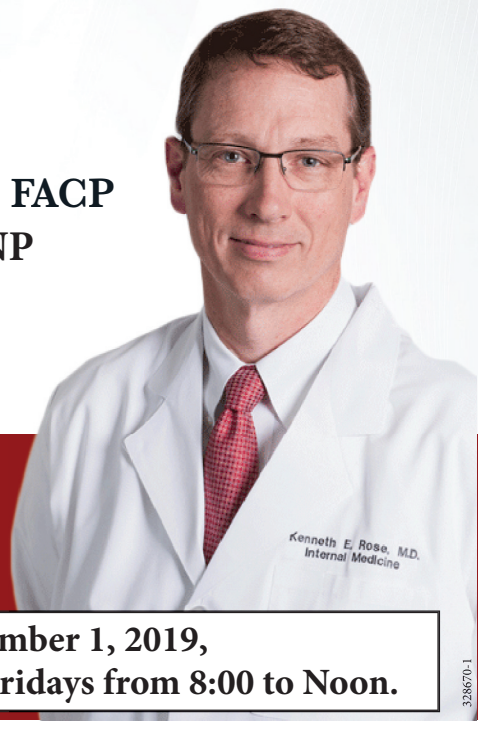

Kenneth E. Rose, M.D., FACP
Beth A. Raper, CRNP
Internal Medicine

Welcoming new patients for primary care.

Effective November 1, 2019,
the office will be open on Fridays from 8:00 to Noon.

328670-1

Community Notes

Want to learn more about God's Word?
Faith Bible Institute (FBI) is a "through the Bible course" for every Christian. Students study chronologically through every book of the Bible in classes that meet only one evening each week. Courses cover 18-week semesters (plus Electives).

First time student total cost is $139. All textbooks and materials included. Can make three easy payments during each semester and spouses go half price.

Classes start NOW. Classes meet Tuesday evenings at 6pm at First Free Will Baptist Church, 2701 Florence Blvd., Florence.

To enroll go to: https://www.fbiclass.com.

For more information: contact Jennifer at iluvpinkpigs@hotmail.com.

***NAMI Shoals will be meeting** for its monthly Educational Meeting on Tuesday, January 28 at 7pm at the NAMI Shoals office, 749 Thompson St., Suite A, Florence.*

The Speaker will be: Liz James, CEO of Riverbend Mental Health Center and Valerie Wesson, Clinical Director of Riverbend.

The public is invited.

Need directions or more information, call 256-765-2081.

***Monthly Gospel Singing** Friday, January 31 at 7pm at the Cloverdale Community Center. Heavenly Blessed, Jimmy Cox and many more. Good singing, food, and fellowship. Hope to see you there.*

***Tuscumbia Park & Rec will be taking baseball/softball registration** from Now through February 17. The cost is $50 per player and $25 for each additional player. For more information, call 256-386-5655.*

***Florence Parks & Recreation Dept Registration for Youth Softball Program** - NOW through February 23 for girls ages 5-12. You can register now on our website www.FPARD.com. Registration fee is $35 per player. For more information contact David Dolan 256-760-6628.*

***Florence Parks & Recreation Dept Registration for Youth Baseball Program** - NOW through February 23 for ages 3-12. You can register now on our website www.FPARD.com. Registration fee is $35 per player. For more information contact David Dolan 256-760-6628.*

***Beginner Square Dance Lessons** February 10, 6:30-8:30pm at The Club, 450 Country Club Drive, Florence. Fun-filled Monday nights. 2 Free classes February 3.*

Casual dress, two left feet OK. Singles/couples, family activity, 6-106 years old with a desire to learn.

Info: 256-760-6642. Sponsored by Singing River Squares and Florence Parks and Recreation.

***The NW AL Chapter #2 of the Korean War Veterans Association will meet for breakfast and business** at Hampton Inn and Suites, 505 S. Court St. Florence, at 8am on Wednesday, February 5. Come earlier and enjoy your free breakfast in the dining area.*

If you have ever served in Korea from 1945 to present or served outside Korea during the period June 25, 1950 - January 31, 1955, then we encourage you to attend this meeting. Please direct any questions to Commander Jim Taylor at 256-383-8172.

***Agricultural Update & Economic Outlook** on Thursday, January 30, 6-9pm at Lauderdale County Extension Office, 802 Veterans Drive, Florence. Topics: Cotton, Soybeans, Corn, Livestock, Farm Bill. For more information and to RSVP please contact the Lauderdale County Extension Office at 256-766-6223 or email lovelpa@auburn.edu.*

A lite meal will be served, please RSVP for food count.

See NOTES... page 38

Join us for our
Parkinson's Support Group Meeting
Thursday, January 30, at 2:00 pm

Our speaker will be
Amy Vickery,
LPTA with Shoals Home Health Care.

She will discuss Physical Therapy Interventions and new Medicare regulations.
Amy has over 28 years' experience.

Make plans now to attend!

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Grand Openings in Muscle Shoals...

Continued from Page 1

This branch is unlike any of the previous First Metro Bank branches in northwest Alabama.

The modern look and feel offers an array of full, semi-assisted, and self-service options coupled with the top-notch personal service that First Metro customers have always appreciated.

"Our priority is to deliver a second-to-none banking experience," said First Metro Bank President and CEO, Rodney Howard.

"Our new branch brings customers the best that the banking industry has to offer with the option to speak to a live teller at the Automated Teller Machines (ATMs) and additional technology that takes everyday banking to the next level."

In conjunction with the opening of this branch, all First Metro Bank locations now offer a new banking channel referred to as First Metro Live. Touching the ATM screen instantly connects the customer to a First Metro Live Teller, First Metro Bank employees housed at the bank's main office in Muscle Shoals. First Metro Live customers can conduct all the usual business or simply ask questions regarding their account from 7:30am-8pm Monday-Friday and 7:30am-2pm on Saturday.

First Metro Bank is excited to expand its footprint in the city where its first door opened over 31 years ago.

According to Dr. Jimmy Gardiner of Singing River Dentistry, the new Muscle Shoals location has seen well over 500 patients in its first 14 working days. Patient response has been overwhelming.

The office features three full-time hygienists and multiple doctors on call daily. It is open regular hours Monday-Friday and until 8pm on Tuesdays. This new facility features brand new 3-D x ray technology and a full offering of all dental services. These include root canals, dental implants, restorative care, cosmetic dentistry, dentures, and migraine treatment.

"Singing River Dentistry has served the citizens of northwest Alabama by providing the highest quality dental care for over 27 years," Gardiner said. "When seeking a community partner for our newest state-of-the-art location, First Metro Bank was a natural first choice. We are pleased to offer our patients the same excellent care in a facility that is second to none."

First Metro Bank and Singing River Dentistry invite the community to join them for refreshments and a tour of the beautiful new building!

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

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

- **Private Party Rate** **3 LINES *for 1 item*** *Prepay - No REAL ESTATE, FIREWOOD, or TICKETS.* **Each additional line - $1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item $13.50 - Each additional line - $5.00** *no credits* ..... **$4.50** Week
- **Commercial Rate** **4 LINES** *Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad.* **Each additional line - $1.50 CASH DISCOUNT - 6 Weeks/4 lines $35.00. Each additional line - $7.50** ..... **$7.00** Week
- **Employment** **5 LINES** *Prepay* **Each additional line - $2.25** *EMPLOYMENT - Looking for employment or Businesses looking for employees* ..... **$12.50** Week
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***one line is approx. 30 characters**

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

YES! RED LINE MY AD! ☐ *PLEASE CHECK THE BOX*

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

MAILING ADDRESS:
Courier Journal, 219 W. Tennessee St., Florence, AL 35630
Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting
Questions? Call our office at 256-764-4268.
ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card. Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!
DEADLINE: Friday 5pm

Purrfect...

Continued from Page 1

show, *My Cat from Hell*, on Animal Planet and the founder of JGP. He developed Cat Pawsitive with a team of feline behavior experts with support from the Petco Foundation.

HIGHLIGHTS INCLUDE:
- **Empowering volunteers and staff to maintain cat "adoptability" and feline social skills through human contact and training**
- **Increasing adoptions and decreasing length of shelter stay**
- **Showing potential adopters that cats are cool and can even be trained!**

Galaxy was a shelter worker in the 1990s who worked with a dog trainer to develop a program that uses exercise and human bonding to help unsocialized, traumatized and disheartened cats learn to interact with people. This helps them become attractive adoptable members of a new human family. The program has helped 1200 cats in 174 shelters to find homes over the last four years.

The Cat Pawsitive program is designed to keep adoptable cats mentally and physically active in a shelter or rescue environment. The focus is on fun, positive reinforcement-based training sessions that go beyond playtime-as-usual to help cats maintain their mojo and connect more quickly with potential adopters. From teaching high fives and head bumps to "sit" and "come when called," caregivers at Cat Pawsitive participating organizations engage with cats in a brand new way to really help them "click" with adopters.

Galaxy will be sharing highlights of the program on the Jackson Galaxy Project Facebook, Twitter, and Instagram pages.

About the Jackson Galaxy Project

The Jackson Galaxy Project is a Signature Program of GreaterGood.org, a public 501(c)(3) nonprofit organization. Founded in 2014 by leading animal advocate and cat wellness consultant, Jackson Galaxy, host and executive producer of Animal Planet's long running hit show "My Cat From Hell" and New York Times best-selling author.

Courier Journal

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Your Courier Journal is published for total saturation, direct-mail delivery every Wednesday to **72,703** Shoals area and surrounding homes. It is Alabama's Largest Weekly-Mailed Direct, and enjoys a larger circulation than all local subscriber based newspapers combined.

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

219 W. Tennessee St.
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or email to:
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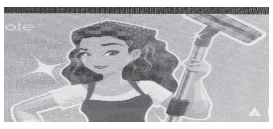

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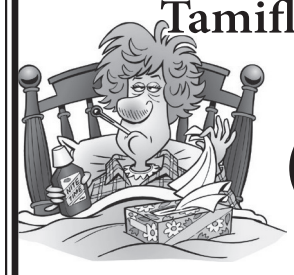

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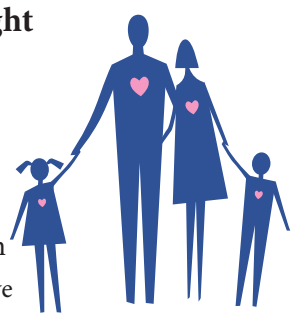

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Shorts...

UNA a Silver Chapter

Continued from Page 2

exceed expectations in chapter operations and who demonstrate sustainability and vitality as a chapter of Phi Kappa Phi.

The Circle of Excellence program was introduced in 2018, and there were 108 programs recognized this year including 39 with the Silver distinction. Phi Kappa Phi has chapters on more than 300 campuses in the United States and Philippines.

The Circle of Excellence Silver honor is given to chapters who scored a 90-94 out of 100 on a criteria scale that evaluates chapter health indicators. By receiving the Silver distinction, the UNA chapter is recognized as a thriving organization that has annual initiations, upholds the Society bylaws, regularly attends chapter training opportunities, and submits a chapter-oriented nominee to the Phi Kappa Phi Fellowship Program.

Funding for Rogersville

MONTGOMERY – Governor **Kay Ivey** and the Alabama Department of Transportation recently announced $7 million in funding to cities and counties for various local road and bridge projects.

The funding is made available through the Annual Grant Program, a new program created under the Rebuild Alabama Act. The Rebuild Alabama Act requires ALDOT to establish an annual program setting aside $10 million off the top of the state's share of new gas tax revenue for local road and bridge projects.

There were 31 projects selected for funding totaling $7 million from ALDOT.

A project in Rogersville was one of those included. The scope includes the surfacing ten sites in Homedale subdivision, Deerrun subdivision, and Haraway Plaza subdivision. Grant money is $150,000 coupled with a 20% local match covering the $180,000 project.

A second award cycle is expected later this year to award the remaining $3 million in funding, with notification to cities and counties coming from the League of Municipalities and County Commission Associations. It is anticipated that all projects will be under contract by the end of the calendar year after bids are taken.

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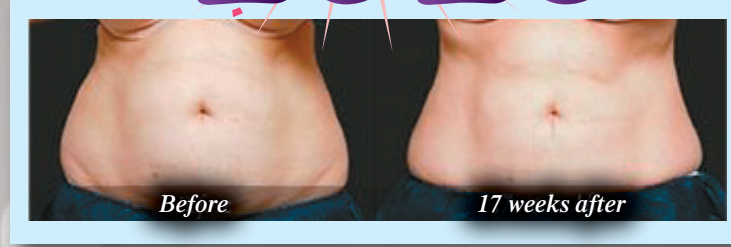

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Commentary

Entertaining all the Media Puppets

There is an abundance of disputed evidence in the impeachment case against Donald Trump, and there are details we will never know that could tilt public opinion in either direction. However, most people already know where they stand on the issue.

We do know that Trump is full of himself - that despite a rousing economy that has more people across the economic ladder doing better than ever - every situation is about him. He fashions himself a king as much as our President.

We know that the national news media is unabashedly against him at every turn.

We know Adam Schiff is still not ready to let go of the long-ago dismissed topic of Russian collusion with Trump in 2016.

We also know that the impeachment articles submitted to the Senate contain no crimes. Abuse of power is purposely vague and is not within the constitutional criteria for impeachment.

Some say the framers couldn't have possibly known all of the parameters that could be in play two and a half centuries afterward. They insist the articles adequately outline the case against the President who used his position

See CRIMES... on Page 18

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

January 29, 2020

2019 Miss Alabama Tiara Pennington at

NWSCC's Unity Event

MUSCLE SHOALS – Northwest-Shoals Community College will feature a Unity Celebration on the Shoals campus at noon on Wednesday, January 29.

Jan. 29

The NW-SCC Cultural Affairs Committee and Patriot Peer Leaders will host the event honoring Dr. Martin Luther King Jr. in the Hospitality Center on campus. It will feature a special performance from 2019 Miss Alabama Tiara Pennington, an inspirational message from Kaytrina P. Simmons, Florence City Council, District 1, and music by the NW-SCC Show Choir.

Pennington

See UNITY... on Page 25

SHOALS SPARK
AN IDEA COMPETITION FOR STUDENTS

Minds Open to Competition

FLORENCE – Shoals Spark is the idea competition open to elementary, middle, and high school students living in the Shoals. The purpose of the competition is to allow the community's youngest minds to generate unique ideas and plans for how to make the Shoals the ideal place to live and work. Applications may now be submitted.

Now thru Feb. 19

Students interested in the Shoals Spark competition must apply by video before the Feb. 19 deadline. Information as well as applications are available online at www.shoalsspark.com. Students who are chosen to present their ideas will do so at the Shoals Spark finale on March 19, at 5pm in the Guillot University Center on UNA's campus. The event is free and open to the public.

See SPARK... on Page 34

Happening THIS WEEK

LUNAFEST 2020, A FREE SCREENING of short films by, for, and about women that will take place on Thursday, January 30 at 6pm at the Florence-Lauderdale Public Library. The festival is sponsored by the library and the UNA Center for Women's Studies. LUNAFEST began in 2000 and was the first all-women traveling film festival. Today, there are screenings in more than 175 US cities.

THE MONTHLY PARKINSON'S SUPPORT GROUP MEETING takes place Thursday, January 30 at 2pm at The Renaissance of Florence. Amy Vickery, LPTA with Shoals Home Health Care will discuss Physical Therapy Interventions and new Medicare regulations. Amy has over 28 years of experience in the health field, so her information should be highly informative. The Renaissance of Florence is located at 3275 County Road 47 in Florence, just north of Martin's Dept Store. Call 256-740-6999 for more information.

THE MONTHY ALL YOU CAN EAT FISH FRY at East Colbert Church of Christ is Saturday, February 1 from Noon-5pm. . Adults and carry outs $12 each. Children ages 5-11 $6. 4 and under eat free. All proceeds go to mission work and benevolence.

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219 W. Tennessee St., Florence, AL 35630
- ***e-mail: editor@courierjournal.net***
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Diverse Crop Deadline

Editor:

Farmers face risk from a variety of sources—weather, disease, markets, financial systems.

Crop insurance offers a valuable option for many farmers to manage some of that risk. However, some crops, such as many organic, small grain, fruit, and vegetable crops, as well as livestock, can't be covered by traditional crop insurance in most Midwest counties.

For farmers seeking to diversify their incomes, trying to incorporate these crops into their rotations and operations might seem appealing. But, without clear crop insurance options, many farmers are not willing to take on that additional risk.

A federal crop insurance product now available makes taking on that risk easier.

Whole Farm Revenue Protection is available nationally and can be purchased in addition to other federal crop insurance products. As a federal crop insurance product, insurance premiums are subsidized.

Whole Farm Revenue Protection saw several improvements as part of the 2018 farm bill. For instance, the plan now covers up to $2 million in revenue from livestock or from greenhouse production.

Another improvement involves how a farm's historic revenue is calculated. In order to enroll, farmers work with their insurance agent and provide five years of revenue records to determine their expected level of revenue in the coming year. The U.S. Department of Agriculture now allows farmers to drop the lowest year of revenue from the last five years in making that calculation. This means the coverage they purchase for the coming year is

See LETTERS...on Page 16

I'm all for this as airplanes have started looking like Noah's Ark or flying zoos. Who wants to ride on an airplane with birds, cats, pigs and whatever anyone imagines to be their emotional support creature?

Helen Keller Hospital

February 2020 Calendar of Events

MON. & TUES. FEB. 3 & 4

Childbirth Class

6-9pm Helen Keller Education Dept.

Call 256-386-4526 to register

THURSDAY, FEBRUARY 6

Newborn Care & Breastfeeding Class

6-9pm
Helen Keller Education Department

Call 256-386-4526 to register

FRIDAY, FEBRUARY 7

Blood Pressure & Glucose Check Health Screenings

8-11:30am
Main Lobby

TUESDAY, FEBRUARY 11

Blood Drive

7am-5pm

Located outside of the front of the Hospital

FRIDAY, FEBRUARY 14

MONDAY, FEBRUARY 17

TUESDAY, FEBRUARY 18

PALS Renewal

8am-2pm

Call 256-386-4030 to register

WEDNESDAY, FEBRUARY 19

Diabetes Self-Management Education

9am

Physician referral required
Call 256-386-4029 to register

THURSDAY, FEBRUARY 20

ACLS Renewal

8am-2pm

Call 256-386-4030 to register

FRIDAY, FEBRUARY 21

Blood Pressure & Glucose Check Health Screenings

8-11:30am
Main Lobby

FRIDAY, FEBRUARY 21

American Heart CPR Provider and Renewal

7:30 & 9:30am
Renewal

12pm - Provider

THURSDAY, FEBRUARY 27

Heart Talk

presented by Dr. Jerry Williams
at the Clarion
Doors open at 11am
Presentation at 12pm
Tickets are $5 - Lunch will be provided. Call 256-386-4747 to purchase a ticket

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Letters...

Diverse Crop Deadline

Continued from Page 14

not artificially low.

The deadline to purchase a policy is March 15. Farmers and ranchers should contact a crop insurance agent soon to learn more.

Anna Johnson
Policy Manager
Center for Rural Affairs
Lyons, NE

Politicians Take from Us

Editor:

GDP. Sounds like a swear jar event. Gross Domestic Product. Sadly, it is not as exciting, and it causes a lot of problems to our economy. This is a major concern for every American, economists, or just lay people. The GDP is at its lowest in many years. The tax cut for the rich corporations and the upper one percent will add almost 2 trillion dollars to our deficit in the coming years. That's a lot. Some politicians think that if they can take from Social Security, Medicare and Medicaid, all will be well. These are programs that have been funded by premiums from employers and those who have worked almost since the dawn of time. Feels like it anyway.

Military spending has skyrocketed. Climb that wall another day.

The best way to decrease the deficit is to tax the corporations and the one percent. We can see the trickle down isn't helping our economy. Cutting spending is always good, but I can see that isn't going to happen. If you hear a politician say they want to decrease spending in social security and Medicare, that's just a sly way of telling you that they want to take from the poor and let the rich eat the cake the poor made. If you don't have FICA taken out of your check, you better have a 5-star 401k, and even that isn't a perfect solution. I remember when my 401k imploded. Very sad. Missed my money for a long time. If you are just starting out, you need to educate yourself about retirement and how it will be paid for.

Just don't let the politicians take away your rights to those things you've worked

See LETTERS... on Pg 29

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On Your Debt

How Can I Stop a Foreclosure in Alabama?

B. Grant McNutt
Managing Attorney

Fortunately, according to data Attom Data Solutions, foreclosure activity for the U.S. as a whole through the first half of 2019 was down yet again. Most metropolitan areas analyzed have enjoyed steady declines since 2010 and are currently at below pre-recession foreclosure rates. Unfortunately, Alabama foreclosure rates do not follow the national trend and are still occurring at a high level. In that environment, it's no surprise that Alabamans are concerned about how to stop foreclosure–even those who have just fallen behind on their mortgage payments and aren't yet facing foreclosure action.

The best response to a looming foreclosure action depends on a variety of factors, including the value of the home, your goals, your income, your monthly payments, your other expenses, how much equity you have in the property, and what other assets you have.

4 Ways to Stop Alabama Foreclosure

1. Catch Up on Past-due Balances

If you want to keep your home, the first line of defense when your mortgage falls into delinquency is to attempt to catch up on past-due payments. In some cases, Hardest Hit Alabama, may be able to provide funds to help bring a mortgage current. But, think carefully about the longer-term effects before you take drastic action to do so. For instance, before gutting retirement accounts or borrowing a chunk of money from a family member, take a realistic look at whether this one catch-up payment will solve your problems. The idea of losing your home is scary, especially if you have a family to provide for, but you can't afford to let that fear drive your decision-making. If the reality of your budget is that a lump-sum payment of past-due amounts will only push the crisis back a few months, you may want to consider other options.

2. Apply for a Loan Modification

You may be able to work with your lender to make your mortgage more affordable through adjustments like reducing the past-due balance or lowering monthly payments. In some cases, a loan modification may be exactly what you need to get back on track and keep your home. But, be cautious about agreeing to terms you may not be able to keep up, and beware of scams. Unscrupulous individuals and companies know that foreclosure is a frightening experience, and many will prey on that fear. If you are seeking assistance with a loan modification, do your research and work only with an established, reputable program or local attorney. Importantly, be aware that the foreclosure process in Alabama is very short. You can lose your home within just a couple of months after a default on your mortgage payment occurs.

Be very careful as the left and right arms of a mortgage servicer don't always know what the other is doing. One department may be working with you towards a modification while the other is moving full steam ahead with a foreclosure. You should not rely upon a modification until everything is in place and you have been provided with an assurance, in writing, that a foreclosure will not take place. If you have been given a foreclosure sale date, schedule a consultation with us at Bond and Botes well in advance thereof so that one of our attorneys have sufficient time to help you.

3. Consider a Short Sale or Deed in Lieu of Foreclosure

A short sale or deed in lieu of foreclosure won't save your home, but if you know that you can't afford to keep up your mortgage payments, either can be a way to get out from under your loan on agreed terms. In a short sale, your lender agrees to the sale of your house for less than the outstanding mortgage balance, providing a solution for some people who are unable to sell their homes because they owe more than the property is worth.

A deed in lieu of foreclosure is similar, but involves transferring the house to the lender rather than selling to a third party. These solutions make the process easier and less expensive for your lender, so you may be able to negotiate–for instance, if you agree to a deed in lieu of foreclosure, your lender may allow you to stay in the house for an agreed amount of time.

4. File a Chapter 13 Bankruptcy

Chapter 13 bankruptcy won't eliminate your past-due mortgage debt, but can restructure it into more manageable payments. Rather than paying the full past-due amount in a short period of time to avoid foreclosure, people in Chapter 13 spread the delinquent balance out across three to five years (36 to 60 months). A powerful court order called "the automatic stay" freezes any collection action right away when most Chapter 13 cases are filed. If a plan is confirmed and the homeowner stays current on all future mortgage payments, the lender can't take any further collection action on that past-due balance while the case is underway. Chapter 13 isn't a solution for everyone, though–you must have sufficient funds to make monthly payments on past-due balances while keeping current mortgage payments up to date as they come due.

What about Chapter 7 Bankruptcy?

Though Chapter 7 Bankruptcy is more popular than Chapter 13 bankruptcy, it is generally not a long-term solution for those facing foreclosure. There are, however, two ways Chapter 7 may help people on the verge of losing their homes. The first is that Chapter 7 filers also get the benefit of the automatic stay. It won't prevent foreclosure for long, but can temporarily halt foreclosure.

The other is that a person who loses a home to foreclosure may end up with a deficiency judgment–a court order making the former homeowner responsible for any remaining balance on the loan after the property is sold. Surrendering a home in Chapter 7 bankruptcy or filing for Chapter 7 after foreclosure can liberate the borrower from responsibility for any deficiency.

The Best Way to Stop a Foreclosure in Alabama

There is no one right answer for everyone fighting foreclosure. But, there is one right first step: educating yourself about your rights and options. Some responses to impending foreclosure require quick action, so you can't afford to delay.

You can begin gathering information right now by scheduling a free consultation with one of the experienced bankruptcy attorneys at Bond & Botes. 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!

Alabama State Bar requires the following: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."

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Commentary

Puppets...

Continued from Page 14

against the President who used his position as leverage for personal gain.

The argument as to whether it was a casual request or simple extortion by Trump for Ukrainian President Volodymyr Zelenskyy to verify suspected underhanded dealings and the quid pro quo ventures of Joe Biden and his coddled son, Hunter, will rage on for decades. That despite Zeleskyy's consistent assertions that he was not pressured.

However, we now know that Joe Biden used his position as Vice-President to wedge his son into several lucrative foreign professional positions that he was totally unqualified to occupy. The fact that this issue is still about Trump, and not about how Joe Biden is still the leading democrat to challenge Trump in November, tells us all we need to know about the left-wing efforts to substitute revenge for justice.

The Founders brilliantly foresaw this situation wherein philosophical differences combining with a simple majority of votes in the Senate could prove chaotic for the nation and any President who took an aggressive stance. That is where the two/thirds majority comes into play and why this whole charade is such a farce on its last leg. Everyone knows the impeachment effort doesn't stand a chance,

See CHARADE... Pg 30

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Cat & Kids

by Cathy Turner

The Best Because...

Truly my favorite treat of all time is an ice cream sundae. And the best and most simple ones are made at my house. Breyer's Natural Vanilla Bean Ice Cream® and chopped pecans piled high with Hershey's Chocolate Syrup® drizzled daintily but fully over the mound. Awww…sweet. There are so many reasons that this is the best.

First of all the ice cream is supreme. To me, Breyer's Natural Vanilla® is more icy than cream, and this is important. You see, I grew up eating Ice Milk. It's what people in the 60s and 70s, who couldn't afford ice cream, bought. Ice Milk was a cheaper alternative. And until I was in high school, I didn't know this discrepancy existed. Thrifty Maid Ice Milk™ was our staple. Ice Milk lacked butterfat, so it was not as creamy. It was cold and sweet enough, and I had nothing against it until I went to the Lappin's house my freshman year.

Jill Lappin was my friend. Her dad taught me French that year and her mother taught French at the local college. They opened their home to me. And at their house, Sunday meals ended with Breyer's Vanilla Bean Ice Cream® piled high with fresh chopped pecans and prettily drizzled with Hershey's Chocolate Syrup®. I had been eating fake ice cream all my life. (And I had never had fresh pecans.) I just didn't know what I had been missing.

Even our fake ice cream was fake. The small North Carolina mountain town that I grew up in had a Daisy Queen – not even a real Dairy Queen. In my growing up, franchises were non- existent. On some Sunday afternoons, my family would take rides in our car. We would all pile into our bulky Buick station wagon or into our stream-lined Rambler. And we would drive to Flat Rock to see friends or go down the Greenville Mountain curves or we would zag our way to Bat Cave or Chimney Rock or head up to Jump Off Rock in Laurel Park. But we would sometimes finish our ride by turning into the Daisy Queen. The choice that we were allowed was a vanilla cone or a vanilla cone dipped in chocolate. Those were the choices. I never knew about ice cream sundaes or banana splits or fudge brownie delights. It's my guess that the cones were what we could afford. I never thought about it. My mom and dad got cones too.

When Jill's family blessed me with those ice cream sundaes with fresh pecans, it was one of those things that I added to the list of things that I was going to do when I had a family of my own. And I have. I even blessed myself with one tonight. And I have been so blessed to share sundaes with so many people in our home. I still don't care for creamy ice cream – too glucky. I have had sorbet in in Paris, gelato in London and frozen yogurt on Cox Creek, but Breyer's Natural Vanilla® is still the best. It is light enough and delicious, and I can afford it. This treat reminds me from whence I have come. Makes me feel blessed and thankful. Where did you have your first ice cream sundae?

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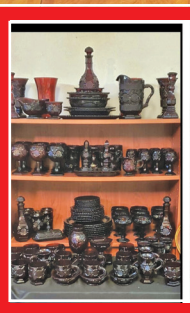

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Unity...

Continued from Page 14

Tiara Pennington is from Helena, Alabama. She was crowned Miss Alabama 2019 in June and represented Alabama at the 2020 Miss America competition. Pennington also served as Miss University of Alabama and was the first African-American winner of that competition.

At the University of Alabama, she is a member of Phi Mu Sorority and has earned President's List, Dean's List and International Dean's List honors. She earned the UA Academic Excellence and Academic Distinction awards and is a member of Sigma Alpha Lambda, Phi Sigma Pi, and the National Society of Collegiate Scholars academic achievement organizations. Pennington has earned Duke of Edinburgh Gold and Silver Medals and has received proclamations from Alabama Governors Kay Ivey and Dr. Robert Bentley. Currently, she is pursuing a Bachelor of Arts in political science and plans to attend law school.

Kaytrina Simmons is a Florence City Council representative for district one. She serves as the Council President Pro-Tem and is the first African-American female to be elected to the Florence City Council. Simmons serves on many non-profit organization boards and committees in the Shoals area.

Simmons is a native of Florence and graduate of Central High School (Florence). She attended Faulkner University. She is the office manager at Snelling Staffing, and works part-time with Trinity Memorial Funeral Home.

The event is FREE and open to the public. For more information on the event, contact Casey Eggleston at 256-331-5357, NW-SCC Cultural Affairs Committee.

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Eric and Ridge discussed how to de-escalate tensions between Quinn and Brooke. Wyatt confided in Liam that Sally refused to accept the status of their relationship. Quinn struck back at Brooke for going after her marriage to Eric. Katie remained a steadfast friend to Sally during her time of worry. Thomas was shocked at just how far Quinn went with Brooke and offered to work with her against their sworn enemy. Brooke interrogated Steffy about kissing Liam. Later, Brooke and Liam agreed that Thomas was still manipulating the situation. Carter told Zoe that she was beautiful and then spoke candidly with her about whether or not she could trust Thomas. Shauna was thrilled that Wyatt and Flo were back together. Katie accompanied Sally to an important appointment. *Wait to See: Thomas stuns Vinny with his "payback" plan.*

DAYS OF OUR LIVES Kristen stirred up trouble for Eric and Nicole. Brady and Kristen bonded over their shared grief. John and "Steve" ran into some familiar faces as they searched for Stefano. Kate realized Marlena was in danger. Gina was rattled when Shawn arrived in Salem at Rafe's behest. Lani learned that Eli and Gabi were getting married. Anna, Tony and John were shocked when "Steve" lashed out at Anna. Kate confronted Gina about her plans for John and Marlena. Rafe was stunned by Shawn's explanation for his mother's strange behavior. Chad grilled Kristen about her meeting with Stefano. John began growing suspicious of "Steve." Gina tried to lure Marlena into a trap. A guilt-ridden Kate made a confession. *Wait to See: "Steve" informs Marlena that John is dead.*

GENERAL HOSPITAL Jax wondered what the last straw would be. Michael and Sasha relocated. Tracy and Ned disagreed. Peter was taken aback. Sam identified a possible ally. Carly was extremely worried, and Finn was upset. Anna felt protective. Julian called a truce. Martin paid Nelle a visit. Jason delivered a warning. Curtis was suspicious. Sonny faced down his enemy. Willow felt insecure. Nelle was miserable. Nina was disgusted. Martin got an important call. Lulu came clean with Laura. Ned and Brooke Lynn butted heads. Sonny worried about Mike. Carly tried to get to the truth. *Wait to See: Maxie has breakfast with Spinelli.*

THE YOUNG AND THE RESTLESS Mariah offered to help Sharon organize her cancer treatment records and to take over the daily operations at Crimson Lights, but Sharon said that she didn't want to lose control over her life. Abby was knocked a little off her game when she witnessed the dynamic between Chance and Phyllis. Meanwhile at Society, Adam and Chelsea were excited for their first night out as an exclusive couple, but their date took an awkward turn when Nick arrived. Kyle admitted to Jack that he was having marriage trouble. Mariah was frustrated that she couldn't reach Tessa while she was out on tour. Phyllis realized that Sharon was going through a health crisis. *Wait to See: Amanda confronts her past.*

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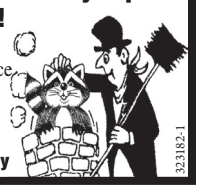

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Insurance Insights

Drive safely in dense fogs

What Steps Can You Take to Drive Safely in Dense Fog?

Dense fog can create dangerous conditions on the road, especially if it's extremely dense fog or combined with other severe weather conditions. The safest thing to do is pull over into a parking area until the fog clears.

If you must continue your trip, keep in mind these tips for driving in fog:

- **Minimize distractions.** Silence your cell phone and the stereo. Put distractions like your cell phone in a place where you won't be tempted to reach for them while driving, like the glove compartment.
- **Reduce your speed.** Because you can't see the road or other vehicles, a low speed can help you react safely.
- **Roll down your window.** This allows you to listen for cars and emergency vehicles.
- **Use roadside reflectors as a guide.** The markings can help you navigate twists and turns.
- **Turn off cruise control.** This will maximize your control of your vehicle.
- **Use windshield wipers and defrosters.** Limits excess moisture on the window and reduce glare.
- **Drive with low beams and fog lights.** High beams can worsen visibility because they reflect off the fog.
- **Use the right edge of the road as a guide.** Helps you stay in your lane and not "drift" into the middle lane.
- **Increase your following distance from other cars** to ensure you have the proper time to respond to any obstacles. A good rule of thumb is to increase your count distance by at least 5 seconds instead of the normal 2 seconds behind another vehicle.
- **Beware of animals on the road.** Animals, especially white tail deer, feel bolder under cover of fog and are much harder to see. The lowered visibility in dense fog means less time for you to see them, and for them to see you.

If the fog gets too dense and you pull over to a safe area, keep these tips in mind:

- **Use your turn signal.** Other drivers may be using your taillights as a guide, so alert them that you're pulling off the road. When you are traveling in low visibility areas, signal earlier than you normally would in ideal weather conditions.
- **Pull off away from the road.** If drivers can't see the shoulder, they likely won't see your vehicle either.
- **Turn on your hazard lights.** Help other drivers know you're stopped. Avoid using flashing lights while driving. In many states, hazard light use is not permitted while driving. Using the lights can make other drivers think you're stopped or stalled. Also, hazard lights in operation disable your ability to use your turn indicators.
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S.M.A.R.T. GOAL SETTING

Have you set a goal for the new year? Is there a task you hope to complete? Here is a handy way to structure your goal so that you can accomplish it. Let's be smart about our goal setting. By using the word SMART as an acrostic, we can make see our dreams realized.

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S.M.A.R.T. goals are:

SPECIFIC – Focus on what you really want. Be specific in describing what it is you want to accomplish. If you aim at nothing you will hit it every time. Turn your goal around in your mind. Study every angle. Know it inside and out.

MEASURABLE – W. Edwards Deming said, "What gets measured gets done". There is a disciplining force in measuring one's goal. Measuring our task compels us to forward progress and forward progress insures completion.

ACHIEVABLE – Don't set goals that are unreachable. Unrealistic goals only foster frustration. I know I will never be a professional runner but, if I applied myself, I could run a 10k. Achievable goals feed our enthusiasm and drive us across the finish line.

RELEVANT – Choose a goal that has some value to it. If you are going to expend the time and effort – make it mean something. The world already has enough thumb twiddlers. Go make a difference.

TIMELY – As a college student, I had a professor who had not completed his doctorial dissertation. He would speak often about the topic of his life's pursuit but to my knowledge he never finished. He had "been working on it" for years. Because he failed to set a time to his goal, it was only a wish.

Do you want to set SMART GOALS? Make them Specific, Measurable, Achievable, Relevant & Timely.

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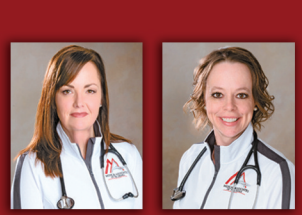

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Letters...

Politicians Take from Us

Continued from Page 16

for and paid into that are rightfully yours. If they so much as point a finger in that direction, make them understand that you are watching.

Linda Johnson
Florence

A Groundhog's Last Plane Ride

Editor:

Groundhog Punxsutawney Phil is coming out soon to see or not to see his shadow on his big day in Punxsutawney, Pennsylvania. If old furry Phil wants to fly anywhere, he had better do it this year. Chances are he will be walking or riding with a friend in a car next Groundhog day.

A new rule proposed by the U.S. Department of Transportation would permit airlines to stop accepting emotional support animals on planes. They would allow only service dogs that are professionally trained to perform tasks or assist passengers with disabilities, including psychiatric disorders.

I'm all for this as airplanes have started looking like Noah's Ark or flying zoos. Who wants to ride on an airplane with birds, cats, pigs and whatever anyone imagines to be their emotional support creature? Maybe you do. A lot of us do not.

My wife and I were traveling back from Maine several years ago. We had bought tickets well in advance so we could have the two front bulkhead seats. This was a small plane and our seats weren't considered first class, but we had three or four more inches of leg room. Before boarding our flight, we heard our names called on the airport public address system. We went to the check-in counter and were told that we needed to give up our seats for a man with a disability and his wife who had service animals. We were young, gullible, and tenderhearted, so we said okay.

The agent assigned us to the two seats directly behind our old seats which meant no extra leg room that we had planned for months in advance. The guy gets on the plane and he and his wife appear healthier than we are.

See LETTERS... on Pg 37

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HONDA: CIVIC HATCHBACK, 1991. 4 speed. 137k. $2,500. 256-324-8042

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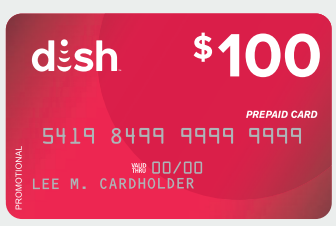

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OCCASIONALLY YOU MAY SEE an ad duplicated and printed several times throughout the paper. This is done at the request of the advertiser. Each ad is paid for. Thank You for reading your Courier Journal.

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

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MANSELL ROOFING, DISCOUNTS TO Veterans, and Seniors, all work guaranteed, Free estimates, 256-383-3218

FENCES & DECKS: We Build, years of experience. Call for bids. Greg 256-335-7663

NEW YEAR SPECIAL, GUTTER CLEAN OUT, Gutter Guard Installation, Seamless Gutters & more! Gutter Works 256-394-3497

MERCEDES-BENZ: 250C, 2013 $13,500, black exterior with tan interior, 4-door, 75,000 miles on manufactured turbo engine, still under warranty with Mercedes Benz through June 2020, 256-710-1371.

JEEP: CHEROKEE, 1989 $1,200. Runs great, needs some repairs. No body damage. 256-566-7201 Leave message.

WANTED: MILITARY ITEMS, ANTIQUES, Guns, Uniforms, etc. Call 256-335-7663

BEAUTIFUL KITTENS: MAINE-COON MIX, long fur, tri-colored, nine weeks old, litter box trained, $75, 256-767-4405

CATALINA 22' SAILBOAT WITH outboard, project boat, no trailer, will deliver locally, $500. 256-762-7680.

LA-Z-BOY® RECLINER, LIKE NEW, barely used, neutral color, $300. 256-685-2205 or 256-577-1801.

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1981 BUICK REGAL, 2-DOOR, new tires, carpet and headliner. Needs seats covered, $3,500, 256-856-7524 or 256-360-2682

2005 TOYOTA SOLARA SLE Convertible, 3.3L V-6 automatic, all power, leather, CD, DVD, navigation. Very Dependable, clean inside and out, beautiful beige over black. Newer top, newer tires, everything works, no warning lights, 21-29 MPG. Top of the line Toyota $6,200 256-648-1148

COLLECTORS/VENDORS, YOU WANT? I HAVE: Golf, Glassware, Books, Paintings, Complete Fisher Stereo system. Call 931-724-4403 Iron City, TN.

MAKE YOUR VOTE COUNT March 3.

Re-Elect Ronnie Owens

To the Lauderdale Co. School Board.

(Paid Political ad by Ronnie Owens, 852 CR 606, Rogersville, AL 35652.)

LARGE GLASS AQUARIUM, APPROX. 110 gallon, 48" long x 30" high x 18 inches deep. Used as a salt water aquarium for the past 10 years. Professionally modified with overflow section, drain tubes, supply jet system. Sale includes various pumps, pipes, valves, lids, lights, stand and other parts. $200. 256-762-7680.

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Volvo Tandem axle dump truck and trailer, D38P Komatsu Dozer, all in good condition. 256-366-0966.

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Commentary

Charade...

Continued from Page 18

but the circus is still run by the ring masters.

Six of the seven House impeachment managers announced by Nancy Pelosi have been open to Trump's impeachment before he officially took office. Two of them were officially on the record long before the House's December 18 vote to impeach Trump on charges of abuse of power and obstruction of Congress. This was the fourth impeachment resolution taken up by the full House in some form.

It's not treasonous to oppose the President at every political juncture. However, the constant preoccupation with finding avenues for an ouster is a calculated, ongoing, modern-day coup attempt.

Billionaire Democratic Presidential aspirant, Michael Bloomberg (4th place at 10%), recently shifted his television ad message in several key election states to directly call for Trump's removal from office. I saw it locally several times last week.

That's nothing more than trying to influence the Senate jury in an impeachment trial.

Bloomberg has already spent more than $225 million on advertising since he entered the race and supposedly is prepared to spend up to $2 billion for the Democratic nominee (whomever it is) to unseat President Trump in the 2020 general election.

He has also pledged $10 million to a Democratic group for television ads to defend vulnerable House Democrats against Republican-backed anti-impeachment ads, and has promised at least $15 million more to register potential Democratic voters in key general election swing states.

It also sounds like in the absence of any resonating message for middle America over the past three years, we have another mega-rich liberal democrat prepared to swing an election through any possible avenue.

Get an early look at next week's issue with the...
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LEGAL NOTICE

STATE OF ALABAMA, LAUDERDALE COUNTY

NOTICE OF ABANDONED AND UNCLAIMED MOTOR VEHICLES

Pursuant to the Alabama Abandoned Motor Vehicles Act: Section 32-13-4 Code of Alabama 1975 as amended. Notice is hereby given that on **Saturday, the 22nd day of February, 2020 at 9:00 a.m.**, the following motor vehicles will be sold at public auction for cash. The auction will be held at **Horne Wrecker Service, Inc., 1634 State Street, Florence, Alabama**. Horne Wrecker Service Inc. will accept proof of ownership should anyone care to submit same, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. until the day of the sale. **Vehicles may be viewed starting Monday, February 17, 2020 between the hours of 8:00 a.m. and 5:00 p.m.**

YR/MAKE / MODEL	VIN#	TAG#	COLOR	TOWED FROM LOC
94 BMW 525i	WBAHD6326RGK44826	---	BLUE	COUNTY RD 8
01 BMW X5	WBAFA53541LM70413	20CT845	MAROON	S CHERRY ST
94 BUICK CENTURY	1G4AG55M9R6405143	2H19Y5	WHITE	OLD CHISHOLM RD
02 BUICK LESABRE	1G4HP54K024108262	---	WHITE	FLORENCE BLVD
78 CHEVY C30	CCL338V140997	---	RED	S MAIN ST
90 CHEVY CAMARO	1G1FP23E6LL101578	---	WHITE	IRVINE AVE
92 CHEVY BLAZER	1GNCS13Z1N2169616	41DS357	BLACK	S RICHARDS ST
94 CHEVY 1500	1GCDC14Z3RZ181997	---	RED	COUNTY RD 8 & 81
96 CHEVY C1500	1GBEC14M6TZ191024	JBS437	GREEN	WINDCREST DR
98 CHEVY BLAZER	1GNDT13WXW2123100	33CD867	RED	HERMITAGE DR
01 CHEVY TAHOE	1GNEK13T81J122992	---	TAN	FLO PARKING DECK
05 CHEVY COBALT	1G1AZ52F557507234	41BN992	WHITE	FLORENCE BLVD
05 CHEVY TRAILBLAZER	1GNDT13S652186822	41HA753	WHITE	E MOBILE ST
13 CHEVY EQUINOX	2GNALDEK2D6136762	---	WHITE	PERKINS & KINNARD
16 CHEVY MALIBU	1G1ZB5STXGF193005	41AC735	WHITE	CHISHOLM RD
08 CHRYSLER PT CRUISER	3A8FY48B48T141029	8142AZ7	WHITE	SHELL HELTON DR
00 DODGE DAKOTA	1B7FL26X1YS603900	41B92C0	RED	RIVER POINT RD
88 FORD F150	1FTEF14NXJNB39234	---	WHITE	WINDCREST DR
98 FORD MUSTANG	1FAFP42X6WF124356	20BR670	RED	CRESTVIEW CT
00 FORD MUSTANG	1FAFP4048YF170296	41GK936	GOLD	COX CREEK PKWY
00 FORD TAURUS	1FAFP55SXYA281197	F6009	GOLD	HINES TIRE CO
02 FORD TAURUS	1FAFP52U32A247289	41DV964	GOLD	CEDAR ST
03 FORD ESCAPE	1FMYU93113KD20948	CXE29F	GRAY	SHELL FLO BLVD
04 FORD RANGER	1FTYR44U74PB03653	41GY359	RED	N PRAIRIE ST
05 FORD TAURUS	1FAHP53U35A239186	41HA671	SILVER	CLOVERDALE RD
02 GMC YUKON	1GKEK13ZX2J210476	JLZ699	WHITE	CO RD 8 & 299
95 HONDA CB250	JH2MC2402SK402616	M10577	BLACK	HWY 43
01 HONDA ACCORD	1HGCG56471A086419	JW533	WHITE	PINE & COLLEGE
03 HYUNDAI SANTE FE	KM8SC13D23U547462	---	BLUE	HELTON DR
05 HYUNDAI SONATA	KMHWF35H35A111650	4736BA5	BLUE	FLORENDALE APTS
07 HYUNDAI ELANTRA	KMHDU46DX7U024117	41GZ799	GOLD	CHEVRON COURT ST
02 JAGUAR X TYPE	SAJEB53D22XC36532	BQTN65	BLUE	FLORENCE BLVD
00 LINCOLN LS	1LNHM86S4YY773576	41BW624	WHITE	LONG LEWIS VW
07 LINCOLN MKZ	3LNHM26T27R651818	---	WHITE	COUNTY RD 16
99 MITSUBISHI GALANT	4A3AA46G1XE092467	41GJ548	GOLD	COUNTY RD 235
00 MITSUBISHI ECLIPSE	4A3AC54L2YE074481	41F86Z7	WHITE	LONG LEWIS VW
98 NISSAN ALTIMA	1N4DL01D2WC208212	20CD701	PURPLE	COUNTY RD 222
01 NISSAN FRONTIER	1N6DD26S31C394276	0780AM1	BLUE	FLORENCE BLVD
04 NISSAN ALTIMA	1N4AL11D94C128170	4133AT4	GOLD	PAPA JOHNS
01 PONTIAC GRAND AM	1G2NW52E81C121034	0502AM3	RED	COLLEGE & LOCUST
05 SUZUKI GSXR750K	JS1GR7JA552106101	---	GRAY	COUNTY RD 189
06 SUZUKI G. VITARA	JS3TE944664101403	1799AZ3	BLACK	CHERRY HILL HOMES
07 SUZUKI SX4	JS2YB413275101363	20CY543	WHITE	COUNTY RD 14
99 TOYOTA COROLLA	1NXBR12E3XZ147246	BWB202	SILVER	HELTON DR
00 TOYOTA CELICA GT	JTDDR32T9Y0025202	1240BA4	BLACK	HWY 20
03 VW BEETLE	3VWCK21Y53M332599	3746DW	ORANGE	LONG LEWIS VW
03 VW JETTA	3VWSP69M73M178564	R8448Y	BLUE	LONG LEWIS VW
17 VW TIGUAN	WVGAV7AX4HK053127	---	BLACK	WOOD AVE

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Medicare Minute

"4 Parts of Medicare"

Did you know there were four parts to Medicare not two? Did you know that two of the parts you can get through the federal government but the other two parts, if you choose to take them, must be purchased through private insurance companies? Finally, did you know most people have an option as to whether to sign up for three of the four parts of Medicare? To some these are very simple questions but to others they can be very confusing.

The four parts of Medicare are labeled Part A, Part B, Part C and Part D. Over the next few weeks we will discuss each of the four parts in detail but for today let's simplify things by saying that Part A is your inpatient or hospital care, Part B covers your outpatient services, Part C is called Medicare Advantage and Part D is your prescription drug plan.

The two parts of Medicare that you receive through the federal government are Parts A & B. The two parts that can purchased through private insurance companies are Parts C & D. So which parts are optional for most people? That would be Parts B, C and D.

It's very important for the Medicare beneficiary to be familiar with each of the four parts of Medicare and what they cover. Here are some ways you can do that. First you can go to Medicare.gov. This is an excellent website that will tell you everything you want to know about Medicare. You can also refer to the "Medicare and You" handbook. Another way to learn about the basics of Medicare is to attend one of the Medicare Education Classes our company conducts. They are free of charge and open to the public. Just contact our office for times and dates. Of course you can also check out the "Medicare Minute" each week in the Courier Journal!!

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

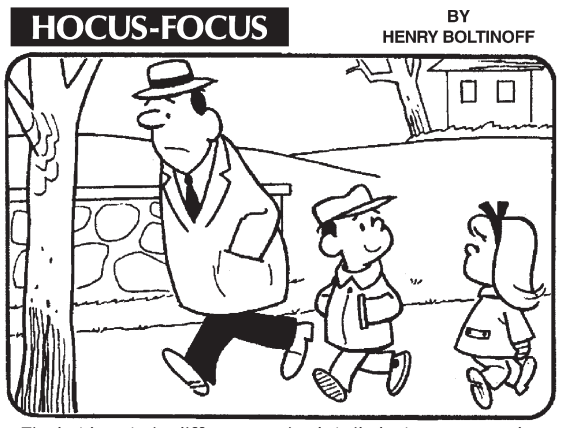
Ikey Fowler

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

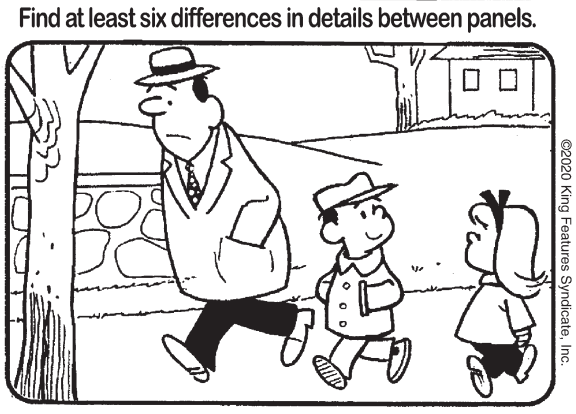
329022-1

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Tie is different. 2. Wall is shorter. 3. Belt is missing. 4. Pants are different. 5. Jacket is different. 6. Tree is moved.

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Food Outlet

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This Ad Good Jan. 29-Feb. 4, 2020

We Welcome WIC & Food Stamp Shoppers. Quantity Rights Reserved. None Sold To Dealers.

SHOP OUR FULL SERVICE MEAT DEPARTMENT

USDA FRESH FAMILY PACK GROUND BEEF $1.98 LB.

12 OZ. BRYAN BACON $2.88

12 OZ. BAR S WIENERS OR SLICED BOLOGNA 88¢

CENTER CUT PORK CHOPS $1.68 LB.

USDA BONELESS RIBEYE STEAKS $7.98 LB.

USDA FRESH QUARTER LOIN PORK CHOPS $1.18 LB.

GRADE A FROZEN SPLIT FRYER BREASTS 88¢ LB.

SPRINGER MOUNTAIN FRESH FRYER DRUMETTES $2.58 LB.

2 LB. TOP CHICK CHICKEN TENDERS $5.99

1 LB. RICK'S PULLED PORK BBQ $5.88

DAIRY SPECIALS

16 OZ. DAISY SOUR CREAM 2/$4

48 OZ. CRISCO OILS VEGETABLE OR CANOLA 2/$5

24-30 OZ. FOLGERS COFFEE EXCLUDES DECAF $5.99

2 LB. VELVEETA CHEESE LOAF $6.99

10 OZ. ROTEL TOMATOES W/CHILIES 98¢

12-14 OZ. - VELVEETA SHELLS & CHEESE OR KRAFT MAC & CHEESE $2.88

15 OZ. TUB COUNTRY CROCK MARGARINE $1.88

16 OZ. KRAFT SALAD DRESSINGS 2/$4

5 OZ. HORMEL CHUNK HAM, TURKEY, OR CHICKEN 4/$5

16 OZ. DEAN'S DIPS 2/$3

7.5 OZ. LAY'S CHIPS 2/$4

42 OZ. QUAKER OATMEAL $2.98

FROZEN FOODS

1/2 GALLON BLUE BELL ICE CREAM $4.98

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20.5-32 OZ. - TYSON FULLY COOKED CHICKEN NUGGETS, BREAST PATTIES OR COUNTRY FRIED STEAK $3.98

20-22 OZ. RED BARON PIZZAS $3.98

PRODUCE SPECIALS

18.80 OZ. CAMPBELL'S CHUNKY SOUPS 2/$3

1 LB. FRESH FLORIDA STRAWBERRIES 2/$5

4 LB. BAG CALIFORNIA NAVEL ORANGES $2.98

15 OZ. KELLY'S CHILI W/BEANS 99¢

5 LB. BAG RUSSET POTATOES $1.88

9-12 OZ. - DOLE AMERICAN OR ITALIAN SALAD 2/$4

COKE PRODUCTS
12 PACK, 12 OZ. CANS 3/$10
6 PACK, 1/2 LITER BTLS. 4/$10
2 LITER BTLS. 4/$5

24 PACK, 1/2 LITER BTLS. DASANI WATER $3.99

325943-1

NOTICE OF SALE

NOTICE OF SALE NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Self Service Storage Act. The undersigned will sell at public sale by competitive bidding on **Thursday the 6th day of February, 2020 at 10:00 AM on Lockerfox.com. Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County**

Thomas, Alona - 317
Vacuums, TV, Luggage, Computer, Bedding, CDs.

Purchases must be paid for at the time of purchase by cash only. All purchased items are sold as is, where is, and must be removed within 48 hours of the sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Dated this 21st Day of January, 2020 and 28th Day of January, 2020.

327592-1

DAVE Says

by DAVE RAMSEY

KEEP IT SMALL, AND BUDGET FOR IT

Dear Dave,
I'm trying very hard to get out of debt. I have my beginner emergency fund in place, and I'm living on a monthly budget. Is it okay to include a little wallet cash in my budget at this point, just in case?
Andrew

Dear Andrew,
It's probably not going to throw you off too much in terms of getting out of debt if you budget $20 or so, just to have some cash in your wallet. I wouldn't recommend much more than that, though. The idea of having $50, $100, or $200 in walking around money is pretty self-defeating when you're supposedly saving, budgeting, and working hard to get out of debt.

What really matters is the *amount* of pocket money you allow yourself to have.

Think of it as a safety valve. Sometimes things come up in the course of day-to-day life that are just necessary, unexpected expenses—but not emergencies. Just designate a small amount of cash for it as part of your regular, monthly budget, and stick to that amount!
—Dave

EMERGENCY FUND FIRST

Do you think I should stop making contributions to my 401(k) for a year, so I can save up an emergency fund? I'm 28, and debt-free, but I don't have anything saved for emergencies.
Bryan

Dear Bryan,
If you're debt-free and making decent money at your job, it shouldn't take a whole year to set aside an emergency fund. Just make it a priority in your monthly budget. And yes, my advice to you is *temporarily* stop making contributions to your 401(k) until you have a fully-funded emergency fund of three to six months of expenses.

I recommend people stop investing, or wait to start investing, until they are debt-free except for their home *and* have a fully-funded emergency fund in place. In some cases, depending on how much debt they have, it can take two or three years to do all this. I know that seems like a long time, but in the grand scheme of things it's really not.

If you don't have an emergency fund, but you're contributing to a 401(k), there's a good chance you'll end up cashing out your 401(k) if a large, unexpected expense comes along. Then, when you cash out a 401(k) early, you get hit with a penalty plus your tax rate. That's not a wise plan!
—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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Same Ingredient in a Lower 20 mg Tablet

Sildenafil, the active ingredient in Viagra®, is now available in a generic 20mg tablet, and it is MUCH cheaper than Viagra®.

EX: Five 20mg tablets of Sildenafil is equivalent to one 100mg Viagra®

$39.99 for 60 of the Sildenafil Tablets

Must have prescription that is for Sildenafil 20 mg tablet.

Note: This is the FDA approved generic of Revaltio® 20mg tablet. The FDA has not approved generic Viagra®, even though the active ingredient is identical, just in a different strength.

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3300 AL-101, Rogersville, AL

The marker tells us that the Springfield Community got its name from the many springs in the community. It was laid out as a town eight years before the town of Florence. The plantation of 1100 acres was sold in 1901 for one dollar an acre. Dedicated on May 11, 2013, this marker was one of the first installed by the East Lauderdale Historical Society.

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

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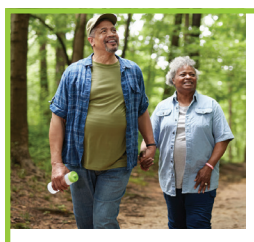
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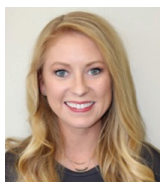
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Spark...

Continued from Page 14

There are no limits on the types of ideas students may present. Ideas can be related to business, for example, technology, education, the arts, social services, the environment, preservation, recreation, families, entertainment, community development, sustainability, healthcare, volunteerism, special populations such as the homeless or elderly, government, workforce development, philanthropy, or any one of another topics of the student's choosing.

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Courier Journal
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Enter at www.courierjournal.net
Last week's winner is Marty McLaughlin of Florence who correctly guessed "Lexington Fire & Rescue"
One entry per person. Winners will be announced each week in our paper and on our website. Winners can pick up their Gift Certificate at the Courier Journal office beginning Wednesdays after 12 Noon.

Randall on Real Estate

News & Tips on the Shoals Market

Want To Get Into Real Estate?

Have you ever thought about getting into real estate? Over the years, I've had several people ask me about getting their license and with a strong market it seems I get asked about it even more often. A word of caution though: A strong market can be mistaken for easy.

Last week I saw a fellow REALTOR's social media post about how many REALTORS were in her market and how few homes were available. Her point was that if every agent tried to sell just one home, there wouldn't be enough homes to go around. It was quite compelling to think about it from the viewpoint in which she described. It got me to thinking more and more about how I answer someone when they ask me about getting in the business.

Every career certainly has its pros and cons, and being a REALTOR is no different. While it is very rewarding, it can also be very challenging.

If you're thinking about getting your license, start with asking yourself a few questions…

Are you willing to prospect? Yes, that means making calls. LOTS of calls.

Are you willing to invest hours and hours with someone, show them multiple homes over weeks and months with no guarantee of ever getting compensated for your time?

Did I mention being willing to make the calls? Are you willing to make calls to people you don't know and ask them if they want to buy or sell? Or if they know anyone who does?

Are you willing to make calls to people you DO know (friends, family, acquaintances) and ask them if they want to buy or sell?

Are you willing to hold open houses?

Are you willing to give up your weekend to show homes to out of town prospects that may end up not even moving to the area?

I love selling real estate and have been doing it for 20 years. It is very rewarding. Fulfilling. I've cultivated friendships that will last a lifetime.

The truth however, is that you need to be 100% okay with and LOVE - or learn to love - doing all of the above if you're wanting to get licensed and get going. If you do, you're going to do GREAT!

The real estate business is NOT easy and unfortunately too many people think it is. You will have to work. If you're willing to do that, come on in… the market's warm. No, wait… it's HOT! -mr

Please feel free to send your questions.

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

Questions for Mike Randall
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SHEFFIELD APT FOR RENT: 1110 26th St., Apt #5A 3 bdrm., 1 ba., $425 rent, $300 deposit. 256-764-3137.

SHEFFIELD APT FOR RENT: 1110 26th Street, Jackson Apts. 2 bdrm., 1 ba., $350 rent, $300 deposit. 256-764-3137.

FLORENCE APTS FOR RENT: Norris Ave. Apartments 2 bdrm., 1 ba., $400 rent, $300 deposit. 256-764-3137.

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FLORENCE APT FOR RENT: 226 Hawthorne St. Apt. #5, 2 bdrm., 1 ba., $275 Plus $25 Water, $300 deposit. 256-764-3137.

Courtview Towers
Studio Apts.
1 & 2 Bedrooms available.
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FLORENCE: 626 E. MOBILE St. 2 bdrm. and 3 bdrm. apartments, $325 and $425 rent, $300 deposit. 256-764-3137

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KILLEN: 324 WAYNE DR Duplex Apt 2 bdrm. 1 ba. central heat/air Brooks school district 1 yr. lease $550 rent $550 deposit $500 pet deposit 256-366-2751 for application.

SHEFFIELD: 907 SE 16TH Street 3 bedroom, 2 bath house for rent $600 month, $600 deposit. Section 8 welcome. 256-483-8570

FLORENCE: 505 S. ONEAL duplex apt 2 bdrm. 1 ba. central heat/air 1 yr. lease $500 rent $500 deposit $500 pet deposit 256-366-2751 for application.

605 E. FIRST ST. Lot (205'X132'), could be divided in two lots. $34,900. Call or text: 256-436-0336, Laila Jager, Crye-Leike Realtors

FLORENCE RENTAL: KENDALE GARDENS, 5 bedroom, 2.5 bath, 4,400 sq. ft., $1,450 per month, $1,000 deposit. Call or text, 256-412-7008 or 256-810-8232.

SHEFFIELD HOUSE FOR RENT: 207 1/2 Madison Avenue 3 bdrm., 1.5 ba, $450 Rent/Deposit. 256-764-3137.

TUSCUMBIA FOR RENT: 501 W. Avalon Ave. 1 bdrm., 1 ba. apartments, $325 rent, $300 deposit. 256-764-3137.

FLORENCE APT FOR RENT: 738 E. Tombigbee St. Apt. A 3 bdrm., 2 ba., $550 Rent/Deposit. 256-764-3137.

FLORENCE APT. FOR RENT: 765 Meridian, Apt. #2 1 bdrm., 1 ba, $325 plus $25/water, $300 deposit. 256-764-3137.

FOR SALE: 3 BEDROOM, 2 bath mobile home and land, Spring Valley Lane off Rose Trail in Cherokee, $42,000 OBO. 256-446-9982

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3 BEDROOM HOME, $600 per month, $600 deposit.
2 BEDROOM HOME $500 per month, $500 deposit. Call Paul at 256-335-9782 Edgewood, LLC.

TUSCUMBIA: 303 GANN BLVD 6000 sf building for lease. office, docking bay, 220 service and bathroom with 16' ceilings in warehouse located in small industrial park. $1350/mo. First and last required to move in. Henry Heredia. 909-744-7354 - call or text

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FLORENCE APTS FOR RENT: Norris Ave. Apartments 2 bdrm., 1 ba., $400 rent, $300 deposit. 256-764-3137.

FLORENCE APT FOR RENT: 520 N. Popular Street 2 bdrm., 1 ba., $425 rent, $300 deposit. 256-764-3137.

FLORENCE HOUSE FOR RENT: 201 Lawton 3 bdrm., 2 ba., $500 Rent/Deposit, exterior shop building. 256-764-3137.

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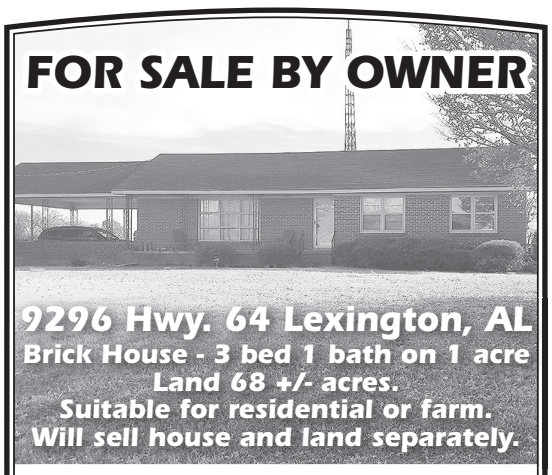

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All items are priced to go! Refrigerator, Washer and Dryer Set, (2) Complete Bedroom Suites, Living Room Furniture, Side Chairs, Kitchen Table & Chairs, China Hutch, Small Buffet, TV Entertainment Center with Bookcases, Jewelry, Christmas Decor, Quilts, Linens, 20 Place Settings Imperial China, Everyday Dishes and Necessities, WM Rogers Silverware Box Set, and MORE!

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FORD: FUSION SE, 2012 $8,950. V6, 72K actual miles, EXCELLENT CONDITION. 256-527-2125.

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Letters...

A Groundhog's Last Plane Ride

Continued from Page 29

He was wearing a hearing aid, but he was seeing and getting around fine as was his wife. With these people were "three" dogs. Yes, three dogs! The only thing I could tell that these dogs could do was stink up the area where we were sitting. To add insult to injury, we had to ride now behind our original seats with these dogs occasionally staring at us.

I'm not doing it again. Many years ago, I developed a blood clot from extended travel and I'm not giving up my seat for someone who needs to sit and pet their dog. I'm not an animal hater. I love animals. I had a dog in my house for sixteen years. For people who truly are disabled and need a documented trained service dog, that's okay. However, plan and buy your ticket in advance instead of bumping someone else out of their seat for your dogs.

Most real trained service dogs are better behaved than some passengers. It's just finally time that our airlines can get some control over the zoos flying through the sky.

Dr. Glenn Mollette
Newburgh, IN

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Community Notes...

Continued from page 4

Celebrate Recovery at Florence First Church of the Nazarene *is hosting a showing of "The Chosen "- the first-ever-multi-season TV show about the life of Jesus. Created outside of the Hollywood system, "The Chosen" allows us to see Him through the eyes of those who knew Him. Episode 1 will be Friday, January 31 at 6:30pm. Episodes 2-8 will be shown on subsequent Fridays at 6:30pm. Popcorn and snacks available. The address is 102 Fairground Road in Florence, beside Food Outlet. For more information, call 256-764-9322 or follow our Facebook page: CelebrateRecoveryShoals*

The University of North Alabama Baseball program is excited to host its inaugural First Pitch Dinner *on Saturday, February 1 at Cross Point Church of Christ, located at 1350 Cox Creek Parkway in Florence. The dinner will be an opportunity for the public to join the UNA baseball team as it kicks off its second season in the ASUN conference and Division I.*

Former UNA All-American and Major League baseball veteran Josh Willingham will be the guest speaker.

Fans can meet the UNA players and get information on the Lions' upcoming season as they compete against familiar names such as Alabama, Ole Miss, Mississippi State and Louisville - just to name a few.

Dinner and Fellowship begins at 5pm. The program is at 6pm.

Tickets are $40 per person or a reserved table of 8 is $320. Tickets may be ordered online https://www.una.edu/advancement/athleticevents.html

Trinitas Classical Academy is hosting a Winter Market *on Saturday, February 1 from 10am-5pm at the American Legion Post located at 318 S Court Street in Florence. The fundraiser is to raise money for Space Camp. Admission is free to shop. There will be concessions as well as a bake sale. Vendor spots are still available. If interested please contact Kala James at cheezehead76@yahoo.com for more information or to reserve a table.*

Diedra Ruff, The Alabama Blues Queen, and Band and Johnny Holland *will be at The Roxy, Downtown Russellville on February 1. Doors open at 6pm, show at 7pm.*

For more info call 256-443-1297.

The Shoals Symphony at UNA will conduct *Preludes and Polovtsian Dances at 3pm February 2; Valentines, Vino and Vivaldi at 7pm February 14 (for 21 and older); A Midsummer Night's Dream at 7pm on March 14; Raiders of the Lost Ark in Concert at 7pm May 1; and Joe Gray and the Moscow Mule at 3pm October 20, 2020.*

Tickets available by calling 256-710-1623 or email shoalssymphonyorchestra@gmail.com.

Natchez Trace Genealogy Society February Quarterly Meeting: *Sunday, February 2, Program at 2pm, Florence-Lauderdale Public Library Conference Room, 350 North Wood Avenue, Florence*

"A House Divided: The Civil War Comes to Lauderdale County" by Lee Freeman.

Lee's 45 minute Power-Point program will examine the road to Civil War and the fracturing of the Democratic Party in 1860, then examine Lauderdale County's delegates to the 1861 secession convention in Montgomery, and their cooperationist, "wait-and-see" attitude and reluctance to secede, the 1860 presidential election in Florence-Lauderdale itself, as well as how various people and groups of people responded to the war and Alabama's secession: local Unionists; local freedmen and slaves; pro-Confederates; and the people who opted not to choose sides.

LifeSouth Blood Drives for January

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, January 29, 7:30am – 4pm, Brooks High School, 4300 Highway 72, Killen

Thursday, January 30, 7am – 5pm, North Alabama Medical Center, 1701 Veterans Drive, Florence

Friday, January 31, Noon – 7pm, Walmart, 13675 Highway 43, Russellville

Saturday, February 1, Noon – 7pm, Cricket Wireless, 13726 Highway 43, Russellville

Sunday, February 2, 11am – 6pm, Lowe's, 3415 Woodward Avenue, Muscle Shoals

Monday, February 3, Noon – 7pm, Walmart, 2701 Cloverdale Road, Florence

Tuesday, February 4, 8am – 2pm, Cherokee High School, 850 High School Drive, Cherokee

Wednesday, February 5, 10am – 3:30pm, Lauderdale County Health Department, 4112 Chisholm Road, Florence

Wednesday, February 5, 4:30–8:30pm, Underwood Baptist Church, 5091 Highway 157, Florence

Bank Independent will kick off its seventh annual Shelter Share drive *to benefit local animal shelters on Monday, February 3. All locations of Bank Independent will serve as donation points for pet food and supplies designated for local animal shelters through February 21. Bank Independent sales office will accept donations of pet food, kitty litter, paper towels, nursing bottles, cleaning supplies, first aid items, used blankets, bedding and towels.*

The donated supplies will be delivered by Bank employees to the Athens Limestone County Animal Shelter, Colbert County Animal Shelter, Decatur Animal Services, Huntsville Animal Services, Morgan County Animal Shelter and Florence Lauderdale Animal Shelter in early March.

UNA Tournées Film Festival 2020 *- Join us at 6pm in the Wesleyan Hall auditorium (room 214) for the third annual UNA Tournées Film Festival. Beginning February 3 and concluding February 19, the festival includes six films in French (with English subtitles). Admission is FREE for all UNA students/faculty/staff and the Shoals community! There will be a reception on the opening and closing nights of the festival. As part of the opening reception, UNA Culinary Arts students will prepare authentic appetizers to go with the theme of the first movie, Tazzeka. The department of Foreign Languages will offer French-inspired appetizers for the closing reception.*

This event is hosted by Dr. Stephanie Coker, Assistant Professor of French, and the UNA Dept. of Foreign Languages with the School of the Arts (Culinary Arts and Cinematic Arts) and the departments of English, History, Sociology & Family Studies, and the Mitchell-West Center for Social Inclusion. For more information, contact: Dr. Stephanie Coker at scoker1@una.edu

The "Hi Neighbors of the Shoals" meeting *will be at 10am on Tuesday, February 4 at the Florence Public Library. This group welcomes all newcomers to the Shoals area. Contact Laura Engdahl, 512-965-9023, for further information.*

Shoals Habitat for Humanity ReStore *1120 N Royal Ave, at Seven Points in Florence. Or call us at 256-760-9515. Open Tuesday-Saturday from*

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Good News

Proverbs 25:25 "*As* cold waters to a thirsty soul, so *is* good news from a far country." A rare thing nowadays. Bad things are what the flesh desires and looks for. Through networks, hellywood, (not a misprint) and a host of other avenues, our minds and souls are indoctrinated daily to lust toward disaster and destruction and other lying wonders of gigantic proportions. The worse things can be depicted, the greater our interest. The flesh will never know how to satisfy its appetite for sin. My how this old body loves and craves sin. It toys with us daily as a hungry shark plays with a dying meal. Truly there is nothing good dwelling in this mortal body. Our very best only comes to vanity. This is why a partial faith, works, water, salvation produces no security or comfort or assurance of anything. God never honors man's efforts to produce a righteousness that He will accept. If we were good enough, why did Christ die?

Are you thirsty today? Are you hungry for truth? Are you seeking a know-so salvation? Are you tired of the uncertainty of religion, churches, worried about death, and eternity which we all will enter soon? I have some good news. Jesus Christ loves you and suffered your hell for your sins, shed His blood, and died in your place, on the cross, under God's wrath so you could have eternal life and be saved and know it. You say, "it can't be that simple." How's your way going? If you could live it and earn it, why did Christ die? We all are just one breath and one heartbeat from eternity. How old we are doesn't matter. No one living on this planet has a valid excuse for dying and going to hell. Christ provided Himself as your only fire-escape. Why aren't you saved? You aren't quite ready or have the right feeling? When you leave this world, you will get a bad feeling really quick if you die lost. The good news is today God has given you another chance to be saved. The good news is Christ right now stands at your heart's door and knocks. Will you open the door and let Him in? Right now, ask Jesus Christ to forgive your sin and come into your heart and save your soul. Believe on Him now.

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WHAT HAPPENS AFTER A LAWSUIT IS FILED?

Civil Procedure is a year-long law school course. Different states have different rules of procedure. Federal courts use the same rules. Even so, different courts in the same jurisdiction have what's known as "local rules".

The Rules of Civil Procedure are a road map for how a lawsuit is filed and where a lawsuit is filed. These rules control jurisdiction and parties. These rules control how parties are brought into a lawsuit (or out of).

This is where lawyers have conversations with clients about the difference between notice and knowledge. The Rules of Civil Procedure spell out how someone is given formal, legal notice of a lawsuit. The rules provide for service by a sheriff or certified mail, return receipt requested. The rules allow for special process servers not related to either party over 19 years of age. If these rules are followed and the party is served ("you've been served") the court finds that service according to the rules has been "perfected". Mere knowledge that a lawsuit has been without formal service does not begin a lawsuit.

After service of process the formal process of discovery begins. This consists of written questions called interrogatories and request for production of documents, photographs and other items relevant to the facts of the case. Then the parties testify under oath in depositions that can be used at trial. Any mistake made in a deposition looks like a falsehood at trial.

After discovery is completed the court has the opportunity on the motion of either party to consider a motion to dispose of the case on the pleadings based on the facts and the law presented. If the facts are undisputed, in certain cases, the court can apply the law and find for either of the parties on some or all of the issues. This is known as summary judgment.

After summary judgment, a case is scheduled for trial. The Rules of Civil Procedure govern how a trial is conducted with lots of leeway as to how a judge wants their courtroom run and the trial conducted. After a jury hears the facts and renders a verdict, the trial is over and subject to appeal.

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

Please send the questions to:
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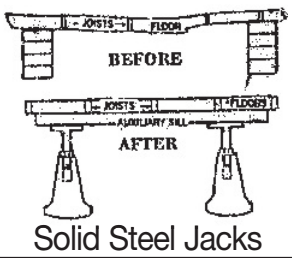

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