### **Shoals** 72,000 Homes - We Mean Business!

### **Bake Sale for Furry Friends**

FLORENCE-From our hearts to yours... Chloe's Fund Volunteers spend many hours baking and making homemade crafts to help you support animals in need. T These homemade treats will

be available once again just in time for Valentine's Day from 8am-2pm on Friday, February 14 at the Florence-Lauderdale Government Building in downtown. All proceeds from these sales benefit Chloe's Fund in helping with medical expenses for local animals and many at Florence Lauderdale Animal Services.

The government building is located at 102 S. Court Street. It is the building with time and temperature on top!

### **Child Respite** Grant- \$3,000

FLORENCE – The Anderson College of Nursing and Health Professions at the University of North Alabama received a \$3,000 grant from the Alabama Lifespan Respite Network for the development and maintenance of the Children's Respite Program. The ALRN is a program of the United Cerebral Palsy Centers of Huntsville and the Tennessee Valley.

The Respite program is open to local parents of special needs children and their siblings, to a monthly event during the fall and spring. The first event is set for 6pm on Friday, February 14 at the Baptist Campus Ministries on the UNA campus. Pickup will be at

9pm.
"The ACON-HP Children's provides a Respite Program provides a valuable service to families in our local community and

More SHORTs... on Page 2



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February 12, 2020

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# **Claim Your FAME**

**NW-SCC Hosts First Networking Event** 



Burrell's 7th Class

FLORENCE- The 7th Burrell-Slater Athletic

Hall of Fame Induction banquet took place

February 7 in the old Burrell Slater gym in Florence to congratulate this year's Burrell Slater HOF inductees. The featured honorees

were Sam Barnett, Dave Smith, and the 1967

Special recognition was given to Samuel L. Brewer and Will Liner, Jr. as distinguished contributors to the Burrell-Slater legacy. The

combined contributions of these gentlemen spans decades. They persevered through segregation and discrimination in all aspects

champion men's basketball team.

See BURRELL's 7TH... on Page 6

**MUSCLE** SHOALS-Northwest-Shoals Community College's FAME Program hosted the first of three Discover Your Claim to FAME open house networking events last week on the NW-SCC Muscle Shoals campus. High school seniors and counselors from schools in Colbert, Franklin, and Winston counties had an opportunity to hear from NW-SCC and

See CLAIM... on Page 6

Smith





### **Local Animals** in Good Care

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Excludes Birkenstock, Uggs, Gift Cards, Employees. Limit one coupon per customer.
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One Regular or Sale Price Item

SHEFFIELD– North Alabama Animal Hospital in Sheffield was recently recognized by DVM Insider as one of the best companion animal veterinary hospitals in America. There were 500 winners nationally out of tens of thousands of nominees. North Alabama

ANIMALS... on Page 6

**Pictured** working at NAAH are, from left, Amy Hellums, Jack, and Dr. Adam Thompson



Courtesy photo

### **Online Only:**

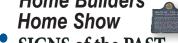
- Pet Talk
- **Outdoors**
- Web Poll
- Mystery **Photo**



### **nside this Issue**

- Adopt-A-Friend
- Randall on Real Estate
- Pope's Tavern Talk
- Insurance Insights Junior Whital
- On Your Debt
- Hocus Soaps
- Dave Ramsey
- Ask the Attorney
- **Medicare Minute**





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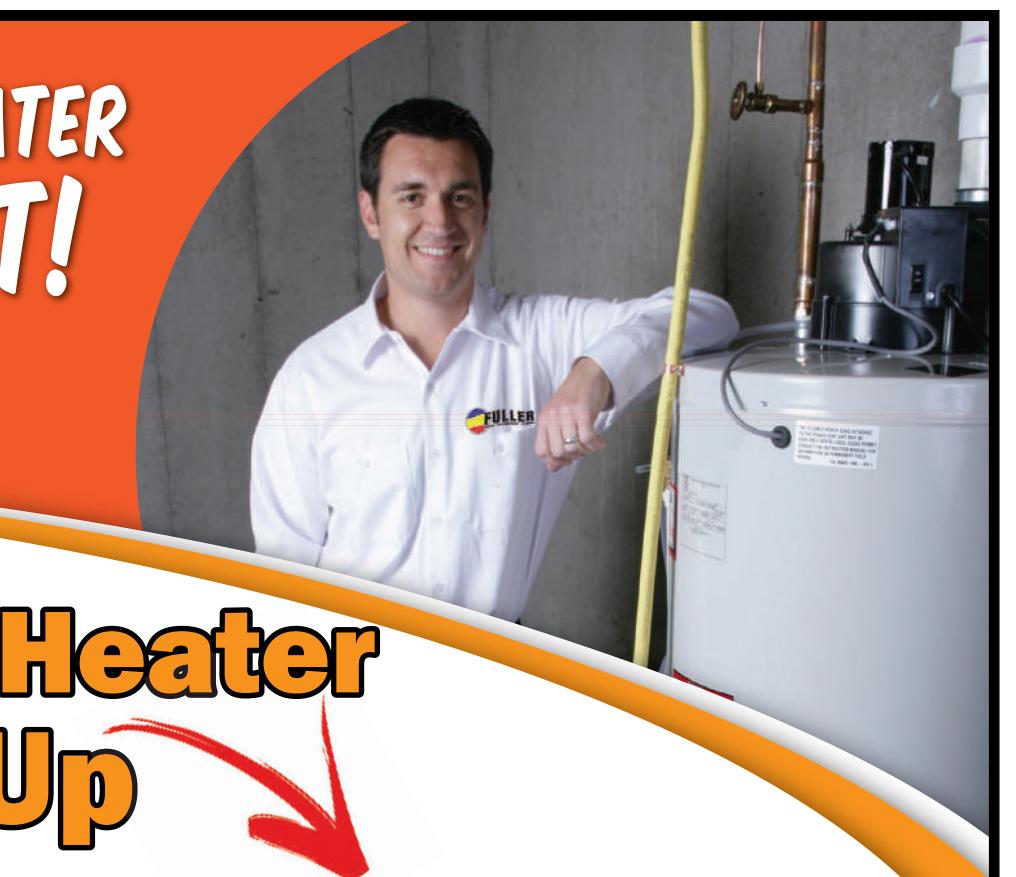




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### Shorts...

#### **Child Respite** Grant-\$3,000

**Continued from Page 1** 

to our UNA students," said Dr. Rachel Winston, Associate Professor of Nursing and Nursing Project OPEN Director. "Families of children with special needs gain a service that addresses their specific needs, and UNA students

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are afforded valuable medical, educational exposure, and interactive activity planning experience.'

The ACON-HP collaborated with Breaktime, a volunteer organization that serves special needs families in the Shoals to identify families that might benefit from the program.

The Respite events will include food, crafts, activities, entertainment, sensory friendly games, and prizes for the children who attend. The time will also allow parents to have a break from the stress often associated with caring for a child with special needs.

For details on the event or to reserve a spot in the program, please email respite@una.edu.



FLORENCE-The Kennedy-Douglass Art Center Volunteers **Endowments Committee** has awarded grants for art project supplies for the 2020 spring semester. Lauderdale County art teacher Dusty Farris received checks to cover supplies for separate weaving and sculpting projects at five Lauderdale County schools. She travels between Brooks Elementary, Central Elementary, Underwood Elementary, Waterloo



From left: Superintendent of Florence Arts and Museums, Libby Jordan, and **Endowments** Chair, Betty Balch, award grant checks to Lauderdale **County Schools** Art teacher. **Dusty Farris.** 

Photo credit: Nadene Mairesse

Elementary and Waterloo

High School.
Other grant awards include one for **Tina** Raper and a Hackleburg Elementary program that combines the performing and visual arts. Her students will use the art

supplies to build sets for their drama and music productions. Riverhill School teacher, Lisa Wallace, and Shoals Christian School teacher, Paige Stephens, received

See SHORTs... Page 12



### Save the Date

4th Annual Florence Open **Golf Championship Blackberry Trail Golf Course** July 31 - August 2

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UNA Tournées Film Festival 2020 - Join us at 6pm in the Wesleyan Hall auditorium (room 214) for the third annual UNA Tournées Film Festival. 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

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@

"Getting Well Together", a grief support group, will meet the 2nd Thursday of each month at 10am in the Family Life Center of Cliff Haven Church in Sheffield. This is a FREE support group for anyone who would like to attend. For more information, call 256-764-0873.

The Shoals Chapter of the Order of St. Luke will meet in the Media Room at Park Place, 500 N. Montgomery Ave. in Sheffield on Thursday, February 13 at 2:30pm.

Ellen Bryson will lead the study "Healing the Human Spirit" from the book "Anointed to Heal" by Larry and Audrey Eddings.

We believe that God heals spiritually, physically, and emotionally. Prayer for healing will be offered. All are welcome.

The Sons of Confederate Veterans, Col. Wm. A. Johnson Camp 898, Tuscumbia, AL, will hold its monthly meeting on Thursday, February 13 at 6pm at the Helen Keller Public Library, Conference Room, on Main St., in Tuscumbia.

The program will be presented by Lloyd Jackson, of Muscle Shoals. His topic will be" A Captured Confederate Bowie Knife" Mr. Jackson is a antique firearms and knife collector/dealer and a historian. He will have the knife on display.

The knife belonged to R.T. Burroughs, of Florence, AL, and served with the Confederate Florence Dragoons, commanded by Captain McFarland, during the Battle of First Bull Run in Virginia on July 21,1861. The knife was taken from the battlefield by Eli. P. Waste, of the U.S. 71st New York, Infantry Regiment. The Knife has the inscription carved on the brass

knife grip.
The public is invited. For more information, please contact phone number. 256-577-3894.

See NOTES... page 38

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### Claim to FAME...

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

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Representatives from FLEXCO, Freightcar America, Pilgrim's Pride, Mid-South Central Extrusion Die Company, Constellium, Essity, and North American Lighting were present.

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### **Burrell's 7th Class...**

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

of their years in school and went on to stand out as productive, well respected citizens in the area. Their phenomenal efforts to tell the stories highlight history of this beloved African-American high school have resulted in organized events that attract many old timers and history buffs. The strong leadership of Brewer and Liner in Burrell-Slater Athletic Hall of Fame, Burrell School Reunion, and community activities has been inspirational.

The prowess of football quarterback Sam Barnett and the basketball shots of Dave Smith as well as the 1966-67 basketball teamone of the several teams to win a championship were remembered.

The Burrell Slater 1967

basketball team lost only two games that year, their first and last games by 1 point each. The team was coached

by Harvest Mitchell Team members included:

Richard Baugh Joseph Brown Jessie Buckmon David Ingram James Johnson William Rowell **Louis Simpson** William Lee Simpson Stanley Skipworth Billy Don Stanback **Richard Williams** 

#### Courier Journal

#### Personnel

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#### **GRAPHIC COORDINATORS**

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#### **OFFICE STAFF/CLASSIFIED Janie Brasfield**

**CIRCULATION** Steve Pope

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

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### Animals...

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

Animal Hospital placed Rankings were determined by online reviews and votes from satisfied clients of the practices.

There were only six winners from Alabama in the top 500. The state list is as follows.

21 Dykes Veterinary Clinic - Foley

54 North Álabama Animal Hospital -Sheffield **197** Lillian Veterinary

Hospital - Lillian 226 Delta Animal Hospital - Bay Minette 441 Irby-Overton Veterinary Hospital -Mobile

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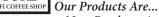
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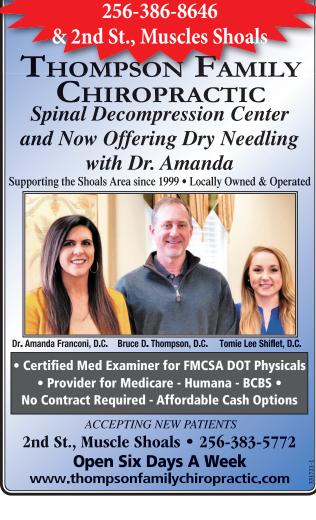




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### **Hurting With**

By Lora Smothers

daughter, Lora.

helpers. You know the helpers - the social workers who forego larger salaries to meet neighbors' pressing needs day in and day out, the foster parents, the college kids taking sandwiches to the folks who give rides to neighbors who haven't showered in some days, the folks who care for kids so DFACS [D.H.R.] doesn't have to get involved, the folks who help friends panhandlers downtown, the organizers who spur the community to action when hurt was always there. oppressive laws are hurting

Writer's note: These are the most vulnerable. Like the thought-filled words from my other helpers, we've found that our life and our faith make more sense when we My husband and I are are in the service of people on the margins.

We've spent the last decade of our lives helping our neighbors in need. And guess what... our neighbors are still in need. They still get evicted. DFACS still gets people under the bridge, involved, and some laws are still oppressive. People are hurting.

Being a helper means being near the hurting all the time. I will never forget sitting in a sparse, dank apartment room in west who've been evicted move Athens with a weeping, on short notice, the folks struggling single mother who sit and chat a while with who said, "I'm just so *tired*." Though she showed a brave face most of the time, the

There seem to be two

approaches to constantly encountering this hurt. The first way is to essentially ignore it. The second way is to hurt with. Ignoring poor folks' hurt may sound villainous, but let me explain. I think some people enter a life of helping because they are looking for adventure. For a kid like me, who grew up in a loving family with a cushy lifestyle, it was kind of a thrill to meet folks living under a bridge for the first time. I felt nervous and challenged and unsure of what to expect.

There is something sexy and cool about being a helper in this generation. But there's also something sick about being a helper just because it makes you feel edgy and seems impressive.

How often do we help others just so we can say we did or so we can post on social media? How often do we help just so we can feel dangerous or feel alive or feel useful? Am I preaching to anybody?? Or is it just

This is the definition of poverty voyeurism. And after living this way for some time, I finally came to the following conclusion: poverty is not cute. It's not "cool". It's not trendy. It is

PAINFUL. It is death by a facebook. Get ready to be this way? Well, I'll speak thousand disappointments. It is hunger pangs. It is desperation. It is exhaustion. It is fear. It is children. Children in cold rooms with hard floors. Children in cars. And mothers with hidden tears. It is assault. And even worse, invisibility. It is daughters and friends and veterans and grandmothers. It is relentless uncertainty.

If you want to be a helper, get ready to hurt. Get ready to pray instead of post to

unexpectedly sometimes. Get ready to have people in your home. Or to sell your home and live more simply. Get ready to be lied to, to be stolen from, and to love anyway. Get ready to feel hopeless and to keep going anyway.

Get ready to hurt. That's the definition of compassion: to hurt with.

Why would anyone live

dirty. To cry. To have to leave for myself. I do it because your sweet family moment Jesus left heaven just to come and hurt a while with us. He befriended the most destitute. And he said things like "love one another as I have loved you". And then he died so that we humans would only have to hurt for a brief time here on earth but then experience wholeness with Him forever.

comments Email suggestions to CatnKids1@ gmail.com



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### Shorts...

#### **K-D Center Endowments**

**Continued from Page 2** 

grants for art display panels that will be used to display the student's artwork—to promote pride in their artwork. Kilby Laboratory School art teacher, Jamie Pothier, received funds for art supplies to develop a cross-curricular project with the history teacher that promotes civil rights and social justice.

Photographs and art from all the projects will be displayed at Kennedy-Douglass Center for the Arts during Arts Alive, May 16 - 17.

#### **NW Part of** 2020 Census

MONTGOMERY-Northwest-Shoals Community College representatives joined representatives from Alabama's other 23 community colleges, state officials, and U.S. Census Bureau staff recently in Montgomery to launch the community college's Alabama Counts effort. The objective was to coordinate ideas and get students, faculty, staff and community members involved with the 2020 Census. The ACCS was awarded an \$80,000 grant last month from the Alabama



From left: NW-SCC President, Dr. Glenda Colagross, Assistant Dean, Crystal Reed, and Coordinator of Career Services, Amanda Peters, join with state officials to kick-off the system's 2020 census efforts in Montgomery. NWSCC

Department of Economic and Community Affairs (ADECA) to establish help centers on ACCS colleges' campuses and Adult Education sites where community members can come to fill out the census. In addition, Alabama's community colleges will conduct awareness events across the state.

With more than 130 locations across the state, Alabama's twoyear colleges are well-positioned to assist the state with their efforts to obtain a full and accurate count in the 2020 census. Additionally, community colleges rely on federal funding to help support many of their student and community programs

which are impacted by the census count.

For the first time individuals will be able to respond online, by phone, or by mail. Letters encouraging residents to complete the census should be mailed between March 12 and 20. The official census opens for completion April 1, Alabama Census Day. For more information, visit www.census.alabama.gov.

If you have any questions about the Alabama 2020 Census or would like more information, contact Amanda Peters in the **NW-SCC Career Center** at 256-331-8121 or email amanda.terry@nwscc.edu.





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#### Commentary

### A Rush to Misery for the Democrats

ust when we thought that political polarization in the United States had reached its nadir, the 24-hours between February 4-5 reminded us how wrong we were.

We were not a full day into Iowa's Caucus

Words

**TOM MAGAZZU** 

**Editor** 

chaos when President Donald Trump publicly recognized {gasp} Rush Limbaugh in the gallery of the House chamber during his State of the Union speech. Then, he asked the First Lady to place the Presidential Medal of Freedom around Limbaugh's neck in front of an international television audience. It continued the next day with the US Senate's acquittal of the impeachment charges leveled by the House against Trump weeks earlier.

Limbaugh was emotionally overcome by the gravity of the surprise at the SOTU instead of a ceremony taking place weeks later as previously planned. Limbaugh was speechless for one of the few times in his life. When he stood to accept he was in tears, as were millions watching, and many legislators watching from the floor.

Notwithstanding, Limbaugh's recent diagnosis of advanced lung cancer didn't temper the onslaught of venomous

#### See MISERY... on Page 23

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

### Courier Journal

**Build - Remodel** 

Mardi Gras Theme Adds Zest to Home Show

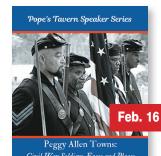
SHEFFIELD-There will be a Mardi Gras theme surrounding the 20th Annual Shoals Home Builders Association Home Show at the Clarion Hotel and Conference Center on Hatch Blvd. in Sheffield this weekend.

The free red beans and rice from 306 BBQ and the numerous giveaways will add some zest to the SHBA Home Show this year. This show isn't just for builders and remodelers. The latest in home decor, art displays, samples from new restaurants, cookware, local goods and so much more is expected to be included.

In addition, local builders, contractors, Realtors and design teams will be there to assist and discuss your specific building, renovation or remodeling needs. The SHBA Home Show is the place to start. Saturday, February 15 from 9am-5pm and Sunday, February 16 from 12:30-5pm. Admission is free.



### Pope's Tavern Series Welcomes Towns



FLORENCE-The Pope's Tavern Speaker Series features presentations about Florence's early history, from settlement through the Civil War. This is the third of ten in the first series of presentations

taking place at Pope's Tavern spanning December - June.

Peggy Allen Towns will deliver her presentation, "Civil War:
Soldiers, Faces and Places" on February 16 at 2pm. Towns is the author of Duty Driven: The Plight of North Alabama's African Americans

During the Civil War and much of the talk will focus on her research of African American soldiers from North Alabama during the Civil of African American soldiers from North Alabama during the Civil War. Pope's Tavern is located at 203 Hermitage Drive in Florence. The series is free. Call 256-760-6439 for more information.

#### **NORTHWEST ALABAMA SPAY AND NEUTER** ASSISTANCE (NASANA)

will be setting up tables on 3 different Saturdays in February (Spay/Neuter month) to let people sign up for a discounted spay/ neuter procedure, provide their proof of eligibility, and make the small copay. The remaining dates are: Pet Depot in Florence on February 15, and Pet Depot in Muscle Shoals on February 22.

The first 10 people who come in each Saturday will be able to get one animal fixed for \$10 and that includes the rabies vaccination. Those with multiple animals or those who come in after the first 10 of the day will get the offer for only a \$25 copay, and that also includes rabies vaccine. This is a great deal because these needed procedures often cost over \$100 elsewhere. NASANA helped 423 animals get fixed in 2019. For more information, check the NASANA Facebook



#### THE SHOALS SYMPHONY

AT UNA will conduct 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.

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



Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. Letters must

include name, address and phone number for **verification.** (Only name and town will be published.) Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers. Please submit typed or neatly written letters to:

Editor-Courier Journal - by Mail or in Person 219 W. Tennessee St., Florence, AL 35630

• e-mail: editor@courierjournal.net

• FAX- 256-760-9618

#### **Guild Welcomes You**

Editor:

The Shoals Writers Guild invites others who are passionate about writing to join us. We are a group of people who wish to be life-long learners and seek to be inspired by other writers who can provide guidance about the publishing business.

The Guild meets at 10am the third Saturday of each month in the Florence Lauderdale Public Library downstairs conference room.

The yearly membership fee is \$25. However, for the month of February we are offering a reduced rate of \$20 to new or returning inactive members. For less than \$2 per month, the

firsthand knowledge about agents

and publishers, the pros and cons of self-publishing, and other issues faced by writers today is a priceless resource one would most likely not encounter in a writing class.

Writers and anyone interested in offering editing or reading services is cordially invited to attend our meeting on February 15. Come at 10am for refreshments and conversation followed by presentations from two local authors, Will Drake at 10:15 and Danny Creasy at 11.

Please consider this opportunity to motivate, educate, and inspire your fellow writers in the niche forum offered by the Shoals Writers Guild.

For more information, contact us at shoalswritersguild@gmail.com.

**Joy Willow** Florence Shoals Writers Guild

#### Couldn't Be More True

Dear Editor:

I whole-heartedly agree with D. Williams on the subject that Killen is not growing (Wake Up Mom & Pop! January 22). If people would take a minute and speak up, we would see there are many more feeling the same as we do!

There must be some reason that our old mom & pop's don't want Killen to grow. Seems like when we do luck up and get a new business, it's not too long before they close or move on! It really would be nice for at least a Taco Bell, Jack's, Burger King, or any other food service to be here in our

See LETTERS...on Page 30

The benefits of renewable energy can provide significant economic opportunity...



### **Medicare Minute**

#### "Medicare Part A Part 1"

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

Medicare Part A has a deductible of \$1,408 per benefit period. Notice two things here. First is the deductible of \$1,408. If you are admitted into the hospital and had Original Medicare only, you would owe the first \$1,408 of your stay. This deductible covers hospital services, including semi-private rooms, meals, general nursing, drugs as part of your inpatient treatment, and other hospital services and supplies.

The second thing to notice is the term "benefit period". This tells you the deductible is not an annual deductible but could hit you more than once in a calendar year. A "benefit period" begins when you are discharged from a hospital or skilled nursing facility and ends when you haven't received any inpatient care for 60 consecutive days. If you are admitted as an inpatient after the 60 days of no inpatient care a new benefit period begins, meaning another \$1,408 deductible. Also if you are confined to the hospital for 60 consecutive days your deductible will cover you but on the 61st day you will begin paying a coinsurance.

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

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

Medicare or any other government agency.





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**FORD: EXPLORER, 2002,** \$3,150 OBO, SPORT TRAC, AUTO, 6-cyl., 145K actual miles, all power, bed cover, 256-702-6876 leave message. (Florence)

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### ON YOUR DEBT

### What Happens to Unlisted Debt in an Alabama Chapter 7 Case?

B. Grant McNutt



It is very important to make sure an unlisted creditor misses its chance to to knowingly or intentionally make to the Chapter 7 discharge. misrepresentations. Aside from the risk of criminal penalties associated with willful misrepresentation of your debts, Bankruptcy Case incomplete or inaccurate information can lead to delay or even dismissal problematic.

by calls, bills, and collection letters. Creditors and debt collectors may seem harsh and constant. Yet, some agencies each year, it is not surprising that collection activity. occasionally a debt is accidentally left When you reme out, or a debtor provides outdated information about the owner of the debt.

#### Is an Unlisted Debt Discharged in Chapter 7?

The primary purpose in filing a Chapter 7 Bankruptcy case is to receive a discharge of unsecured debt. While a debt that was not listed in the bankruptcy filing may still be deemed discharged in a Chapter 7 case, that is not always the case. The best way to ensure that you receive full value from your bankruptcy case is to take great care to provide complete and accurate

The reason for the omission is a key factor in determining whether or not an unlisted debt is discharged. While a debt that was left off of the bankruptcy paperwork as the result of an honest mistake may be discharged, bankruptcy courts tend not to reward omissions they believe to have been intentional misrepresentations.

Assuming that the debt was omitted through a good faith error, the most significant factor in determining whether or not the debt will be discharged is whether there are nonexempt assets in the bankruptcy case. While most Chapter 7 bankruptcy cases are "no asset" cases, meaning that there are no assets available to be liquidated for the benefit of creditors, a small percentage of Chapter 7 bankruptcy cases do involve non-exempt assets that the bankruptcy trustee can sell in order to make a partial payment to creditors.

A creditor whose debt was not listed in a no asset bankruptcy case typically suffers no ill effects from the lack of 7 Bankruptcy, Chapter 13 Bankruptcy, notice. Since there were no assets to stopping a foreclosure or wage would have received nothing in the law suits, discharging medical debt, bankruptcy case even if it had been listed. Therefore, lack of being properly noticed of the bankruptcy didn't cost the creditor anything. However, in a case where there are assets to be distributed,

that the schedules of debts and creditor file a proof of claim and receive its promatrix you file in an Alabama bankruptcy rated share of any available assets. Thus, case are complete and accurate. Your a creditor who is not listed in a case bankruptcy petition and schedules are with non-exempt assets available for submitted under oath. Thus, it is a crime distribution will typically not be subject

#### Amending Your Chapter

Sometimes, a bankruptcy petitioner will realize after the initial documents of your bankruptcy case. Unlisted are filed that he or she has left out a debt, with this in mind, can be quite debt. In some cases, the debtor simply remembers a debt that he or she did Often, people facing significant not list. In other cases, the bankruptcy financial difficulties are overwhelmed petitioner is reminded of the debt because collection calls or notices that continue after the automatic stay is entered and other creditors and may go quiet for a while, and debts are collectors have largely dropped away. often transferred from one collection Since the unlisted creditor did not agency or debt buyer to another. Given receive notice of the bankruptcy filing, a sometimes-chaotic situation with he or she also did not receive notice the fact that more than 9000 consumer of the automatic stay. Therefore, that bankruptcy cases are filed in Alabama creditor would have no reason to stop

When you remember or are reminded of the debt while the Chapter 7 case is in progress, your bankruptcy attorney will be able to amend your documents to include the omitted creditor or creditors. There may be a small fee associated with this amendment.

In short, forgetting to list an unsecured creditor in a no asset Chapter 7 bankruptcy case need not necessarily present a serious problem. However, you should make every effort to provide complete and accurate information to the bankruptcy court in your initial filing. This will help protect you against claims of fraud or abuse. Also, it will help avoid delays. Further, it will preserve the benefit of your discharge if your case involves non-exempt assets. If you discover that you have forgotten to list a debt or provided outdated information, advise your bankruptcy attorney of the discrepancy as soon as possible You should make every effort to provide detailed, accurate information to have the best chance of receiving full benefit of a successful bankruptcy discharge.

If you don't realize that a debt has been omitted until after you receive your bankruptcy discharge, contact your bankruptcy attorney right away. Based on the specifics of your case and the debt in question, your lawyer will be able to tell you whether you may be liable for the unlisted debt, and what steps you should take.

If you have any questions, please give us a call at Bond & Botes and speak with one of our experienced bankruptcy attorneys to allow us to help you. Initial consultations are free. We can answer 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."



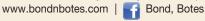
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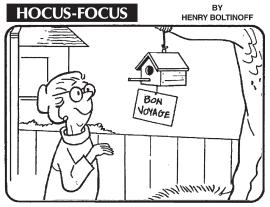
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THE **BOLD** AND THE BEAUTIFUL Katiea continued to share Sally's confidential medical diagnosis. Carter offered Zoe a special gift. Vinny called out Thomas for how his plan was affecting Douglas. Katie made Wyatt promise to keep Sally's secret to himself. Brooke found Thomas' birthday party for Zoe very suspicious. Ridge made it clear to Brooke exactly what was keeping them apart. Vinny pleaded with Thomas not to make the same mistake twice. Flo welcomed Shauna back to her apartment. Wyatt reached out to Sally. Brooke encouraged Liam to make things right with Hope. Zoe tried to connect with Douglas. Wait to See: Thomas

makes the ultimate sacrifice.

DAYS OF OUR LIVES Marlena made a sacrifice to save John's life. Stefano and Chad came to blows. Ben and Clyde's prison escape went awry. Chad and Abigail got locked inside Gina's lair. "Steve" sought help from Kayla. Jennifer

patients for primary care and

medical weight loss.

finally remembered it was Hope who pushed her off the balcony. Kayla smuggled "Steve" out of the hospital. Sarah and Eric received news about the bone marrow search for Mickey. Kristen kept a secret from Brady, even as they grew closer. Ciara hid Ben at the DiMera gatehouse. Shawn confronted Princess Gina and tried to get through to his mother. "Steve" continued to deceive Kayla. Wait to See:

Gabi and Eli's wedding begins.

GENERAL HOSPITAL Valentin ran into Lulu. Carly and Bobbie made solid plans. Chase followed up on a police report filed by a waitress at Kelly's. Lucas struggled with flashbacks. Molly vocalized her opinions. Brad thanked Willow. Sonny delivered a stern warning. Nelle made a discreet exit. Curtis confronted Jordan. Mac and Taggert got caught up on each other's lives. Trina received a visit from a family member. Jason offered his opinion. Jordan came in contact with an old enemy. Curtis was put on notice. Sonny tried to make sense of a situation. Carly struggled to figure out what was best for the baby. Wait to See: Chase becomes the bearer of

THE YOUNG AND THE **RESTLESS** Kyle admitted that he never got Summer out of his system and that he couldn't be the husband that Lola deserved. Jack was shocked when he found out that Billy tried to kill Adam.

Mariah and Rey made Sharon laugh as she settled in for her first chemotherapy treatment. Adam told Chelsea that he needed to go to Las Vegas to settle unfinished business and that he would fill her in when the time was right. Chelsea decided to trust him. Kevin finally admitted he secretly asked the nurse about the Syndicate, Inc.

gender of his and Chloe's baby. Nate tested Billy for a concussion and said that he had an addiction to adrenaline, but Billy laughed at the diagnosis. Wait to See: "Y&R" airs a special episode to honor Eric Braeden's (Victor) 40th anniversary.

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Tax Preparers: **Shelby Dodd Debra Donahue Mary Heupel** Jessica Hayes

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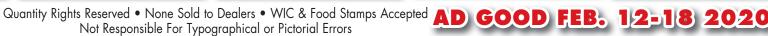














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#### Commentary

### Misery...

Continued from Page 14

incredulity from the left. Social media posts, talk show minions, editorials and blogs into the tens of millions mocked him this past week. One, penned by a typical and perpetually miserable hack referred to Limbaugh as a "leading enemy of racial and social harmony, of humanitarianism, and of peace."

Pure BS. It's the opinion of someone who can't slow his own political hate wagon enough to trailblazing appreciate brilliance, ingenuity, and light-hearted sarcasm.

It's another of the millions parroting similar opinions, because few ever take the time to listen personally. Those who do cannot see a master matching the absurd with even more absurdity because they don't see the absurdity of their own

perspective. I'm not sure that a racist would ask a black man to officiate at his marriage. (Clarence Thomas in 1994). Someone who is racist wouldn't be close with some of the nation's most

- white and black, much less let them guest host his radio show routinely.

man in America."

It has been a decade since I have listened to Limbaugh regularly. He was and, I'm sure, still is great entertainment, the truth in irony.

Rush conveys underlying principles with unmatched clarity and wit in terminology that is understandable by the masses. He can talk to us little people because he started as one of us.

The self-made Cape Girardeau, Missouri native began his professional career with two undistinguished disc jockey stints in Pittsburgh and Kansas City. He got out of radio in 1978 to work with the Kansas City Royals only to give radio one last shot five years

Limbaugh worked in Kansas City and Sacramento before moving to WABC in New York. He went national in 1988. His outspoken opinions touched a political nerve

pioneering His broadcast legacy literally saved AM radio and he was inducted into the

brilliant economic minds Radio Hall of Fame in 1993. He was just getting started.

Limbaugh was once Limbaugh's on-air called "the most dangerous musical parodies and spoofs are stuff of legend. Oh sure, he is called racist, sexist, and homophobic. It goes with the territory. Few point out that no group of liberals is off-limits - male-female, black-brown-white, gay-straight, American-Asian-European, etc. Absurdity manifests itself in all areas, manifests itself in all areas, not just with white, straight males. Some of the better musical parodies I recall included, *In a Yugo* (a dig at small car safety issues), *Try to Remember* (Hillary Clieber). *Percela the Marie* Clinton), Barack, the Magic Negro (a portrayal of Al Sharpton's jealously), The Candy Man (Obama), The Philanderer (Ted Kennedy), Banking Queen (Barney Frank), Ball of Fire (Al Gore) The Justice Brothers (Sharpton/Jackson).

#### The Frustrated **Can Get Personal**

He is critiqued and personally insulted daily by an element unworthy of sweeping his broadcast booth after a show.

Limbaugh" "Druggy

See PERSONAL... on 26

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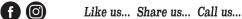






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### The Sentence Of Death

Saint Paul wrote: 2 Corinthians 1:9 "But we had the sentence of death in ourselves, that we should not trust in ourselves, but in God which raiseth the dead:' Psalms 22:29 "All they that be fat upon earth shall eat and worship: all they that go down to the dust shall bow before him: and none can keep alive his own soul." We are under the sentence of death the day we were born. We are supplied daily with food, health, life, breath and strength, and an individual will, and an immortal soul by an Almighty God who can do with us as he wills. We have the freedom to choose now to do what is best for our soul in eternity. Our choices depend on where we spend eternity. Your soul will live somewhere as long as God lives. Life is short at best. We are all sinners. Spiritual and physical death is the consequence of sin. Right now, you're free to choose.

Once you're dead, it's too late to choose. Then God puts you where you chose to go. God does not send you to hell. You choose hell when you reject Christ. Is that plain enough? A man told me: "I have never denied Him." I replied: "but have you accepted Him?" All I got back was a red face. Some of you folks are between 40 and 85 years old. How long is God required to deal with you about your soul? Romans **14:11** "For it is written, As I live, saith the Lord, every knee shall bow to me, and every tongue shall confess to God." Philippians 2:9-11 "Wherefore God also hath highly exalted

him, and given him a name which is above every name: That at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father." You say: "how do I get saved?" & "How can I be sure?" Right now, from your heart, ask Christ with your mouth to forgive your sin and come into your heart and save your soul. Romans 10:13 "For whosoever shall call upon the name of the Lord shall be saved." Remember: Hebrews

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**10:23b;** "(for he *is* faithful that promised;)"

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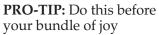
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If vou've ever installed a car seat, you know it can be a little frustrating.

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A great next step would be getting some expert advice and fortunately the non-profit, Safe Kids Worldwide, has pretty amazing resources. Safe Kids Coalitions host car seat check events and has more than 40,000

certified child passenger safety technicians all over the country. Find one near you and get your installation checked or have them help you install it.



arrives so you are ready to go from day one. You will learn and practice how to correctly use the car seat, including how to adjust the harness for when you baby arrives. And then do it again once your baby arrives to ensure the child is properly fitted.

#### Going the DIY route. Here are some helpful tips to remember:

- All car seats (and all kids under 13) should be correctly buckled in the back seat.
- Once you install the seat you should not be able to move it more than one inch in either direction at the belt path. You can do this by using the seat belt or the LATCH system. Always using the top tether for forward-facing seats. Learn more about top tether car seats.
- The harness straps must be snug and the chest clip should be at armpit level. No heavy coats or blankets under the straps either

and make sure the straps are not twisted.

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#### Commentary

### Personal...

#### **Continued from Page 23**

is common, referencing 2003 his admission his prescription medication addiction after unsuccessful spinal surgery.

He takes the digs in stride, knowing he is striking a chord, making people think, and knowing he is usually right in his assessment. Limbaugh reads extensively, is a great listener, and takes none of his blessings for granted. He pokes fun at himself and coined terms and phrases that still drive his enemies crazy. That humor includes the decades-old declaration on his show that he has 'half his brain tied behind his back just to make it

Limbaugh is a genuine human being with faults like the rest of us, except the rest of us aren't willing to be frank with listeners on 600 radio stations nationally about failed marriages, prescription addictions, sudden loss of hearing, weight issues, and now his stage 4 cancer diagnosis.

Limbaugh knows that democrats of old are becoming rare, replaced by a much more extreme, intolerant, unappreciative, socialistic - near Stalinist - group. Much of it stems from an elitist segment of society, often a wine, cheese, and croissant crowd that is rarely happy and always looks for conflict. They can publicly lament the plight of others, but they do very little to help lift others unless there is something in it for them. Yet, Limbaugh looks for opportunities to help.

A classic example was in July of 2019 when Nike pulled its Betsy Ross flag shoes because one of their spokespeople, Colin Kaepernick, was offended by the first American flag. Limbaugh decided to push back by offering a commemorative Stand Up for Betsy Ross T-shirt during his show. proceeds went to the Tunnels for Towers Foundation, a nonprofit that provides for the families of 9/11 victims, first responders to 9/11, and families of the US general. military in listeners Limbaugh's purchased over 350,000 of the \$27 shirts in the first three weeks of the promotion. He pocketed nothing. The NET for the charity was over \$3 million and counting as July was rolling into August. It was ALL generated through his show and his website RushLimbaugh.com,

#### **Continued at Top Right**

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#### Commentary

#### **Continued from Below**

because as is usual with any avenue in which Limbaugh may shine, there is no media coverage.

Limbaugh began an annual event on his radio show in 1991, the Leukemia & Lymphoma Cure-A-Thon. One day a year his show is dedicated exclusively to that cause.

He seeds the pot every year with a six-figure contribution. In 2016 for example, Limbaugh pledged \$400,000. The total raised that day was over \$3.3 million. Since '91 he and his radio audience have collectively raised well over \$50 million dollars for LLS, helping much-needed provide research and support for individuals and families affected by blood cancer diseases.

What can all his critics show for their contributions to society?

#### **Insulting to** Parks' Memory?

week's Last distressing element for liberals may have been that a racist, sexist, homophobe could receive the Presidential Medal of Freedom. After all, that's the same honor as their beloved Rosa Parks. And Limbaugh is certainly not her equal.

Limbaugh's 30 years of trailblazing is much more substantive than Ms. Parks' 30 minutes of visible defiance and her nondescript NAACP involvement. While thousands of others did the hard work, sacrificing, and suffering, somehow Parks' name landed in democrat immortality when it was the democrats who were trying to keep her and other blacks down in the 50's and 60's.

On the other hand, 100 year-old Charles McGee, a legendary aviator and one of the last surviving Tuskegee Airmen from World War II. who was honored last week during the State of the Union speech. He was seated beside the Limbaughs. McGee did far more to earn that Presidential Medal than Parks.

McGee flew 409 combat missions in his three wars spanning 1944-1968. decorations McGee's include the Distinguished Flying Cross, the Legion of Merit, the Bronze Star, the Air Medal, and the Presidential Unit Citation. McGee was officially promoted to brigadier general by Trump on Tuesday prior to the SOTU address.

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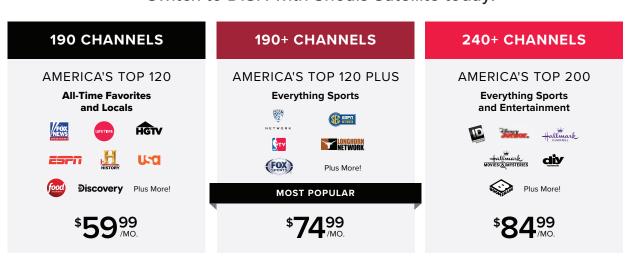
See MEDAL... on Page 27

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#### Commentary

#### Medal...

#### **Continued from Page 26**

outshines a hostile bus ride AND a few decades in the broadcast booth. Limbaugh would be the first to agree.

That said, neither McGee nor Parks has single-handedly changed a thought process or culture the way Limbaugh has. Once again, as Limbaugh often notes, for liberals, it is often symbolism over substance.

Despite all his wealth Limbaugh fame, has never taken himself seriously. He has too become haughty or condescending. Limbaugh is still everyday middle He reassures America. others that it's okay to relish freedom, to work hard, and achieve goals in life. He is an encourager who stays upbeat, loves his country and the people who make the wheels of freedom and independence turn. Limbaugh reminds us that there is not a finite pool of money in this country. Hard work and dedication creates more of it and there is no guilt associated with success as long as we help bring others forwards on the way. Limbaugh was still reassuring when he shared the ominous medical diagnosis with his listening audience. He let them know it would be okay, that God was in control, that he would be thinking of his audience when he couldn't be on air during treatments, and that he would do his best to make the broadcast convenient and normal for them when he was able to

be on. With a monumental battle before him, it is not surprising to any of his fans that his concerns lie with others.

Dittos, Rush.

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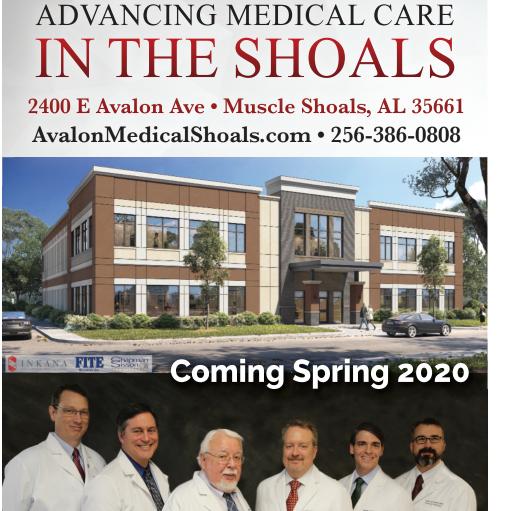
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#### Letters...

#### Couldn't Be **More True**

**Continued from Page 14** 

community. Some have said it's the sewage problem, but I'm sure there is a way to solve this if they really wanted to! I know the issue is not about finding land because there are several good places that are available and wanting to sell!

Maybe another reason is that McDonalds is paying off "mom & pop" and keeping down their competition!

Carolyn Miller Killen

#### Renewable **Grid Impacts Rural Areas**

Editor:

The last decade has seen a drastic shift in the way the U.S. generates electricity.

We have shifted from relying primarily on fossil fuel burning power plants to a clean energy industry that supplies renewable, low-cost electricity to consumers. A combination of demand from customers diminishing and technology costs have helped wind and solar projects sprout up across the country. With them has come a range of economic benefits.

Renewable energy systems have created new jobs and career fields,

especially in rural areas that tend to host projects. Utility-scale systems also offer land lease payments to landowners, providing a new source of income for families dealing with volatile agricultural markets. Many communities in the Midwest and Great Plains also have seen an increase

in tax revenue, especially from wind generation.

This expansion has been tied to available electric transmission capacity to carry power to the homes and businesses of consumers. However, the grid was designed when centralized, fossil fuel

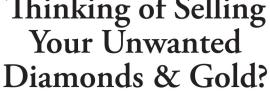
See LETTERS... on Pg 32

### Thinking of Selling Your Unwanted

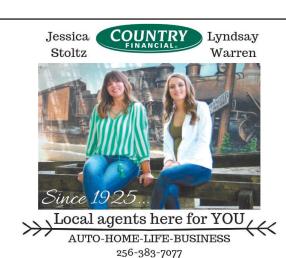
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**Thomas McCutcheon** 

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

I paid for an insurance policy in case I became disabled. Now I can't work due to health problems. My doctor is on my side but the insurance company won't pay. What do I do?

> Jennifer Colbert Heights

The law is different if your policy was paid for or purchased through your employer. If it was, then you have to follow all the administrative procedures under a federal law known as ERISA. What that means is that if they ask for something else, like an additional form, get it for them. If you receive a formal denial

in these cases you only have 180 days to file an appeal. You must talk to a lawyer if you are denied in writing.

If, on the other hand, you paid for your policy outside of your employment or you are a governmental employee (Congress exempted themselves and other government employees from this very bad law) call a lawyer now. My law firm handles these matters as do others. Ask if the law firm you hire handles LTD (Long Term Disability) cases. Whether you call us or someone else, call a lawyer for assistance as these cases are complicated but winnable.

Insurance companies profit when they deny your claim. They are in business for profit and have been found guilty time after time of unfairly denying claims that should have been paid. Insurance companies often put their interest first even when it is against their own rules. These cases deal with what doctors say and often the insurance company will hire a doctor to review your claim. These nontreating physicians will render opinions in favor of the insurance company about people they have never treated to deny long term disability claims. Sometimes they win, but when your doctor is on your side that goes a long way towards your case.

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

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

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



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#### Letters...

#### **Grid Impacts Rural Areas**

**Continued from Page 30** 

burning power plants were the primary source of generation. As we have shifted to renewable energy spread out across a wide geographic area, the transmission system has required careful planning

and upgrades.
We know the expansion the clean energy economy must coincide with an expansion of the electric transmission system. By building out our electric grid, we can ensure there is capacity to allow consumers across the country to access reliable clean energy.

The benefits renewable energy can provide significant economic opportunity for rural America with the infrastructure in place to support development.

Lu Nelsen PolicyAssociate-Center for Rural Affairs Lyons, NE

#### **Romney Can Be Voted Out**

Editor:

It was obvious that Mitt Romney voted for impeachmenť witnesses against Pres. Trump and later voted to convict simply because he does not like Trump, not because there was wrongdoing.

Hopefully, Romney will be voted out of office because prejudice, hate,

and revenge have no place in his elected position.

> **Paul Sabatino** Florence

#### A Risky Move for UNA

Editor:

The *TimesDaily* reported January 31 that the Atlantic Sun Conference (ASUN) is considering a proposed expansion that would place University of North Alabama in a new conference for 2023. The

form of a proposal lets us know the ASUN is serious with their plans. Right now the ASUN is a nonfootball conference.

Currently, the ASUN includes four members play football with other conference UNA and affiliations. Kennesaw State play football in the Big South Conference. Liberty plays as in Independent in the Football Bowl Subdivision (FBS) and Stetson plays in the Pioneer League, which is a non-scholarship league.

See LETTERS... on Pg 36

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#### Love is in the Air

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Friday, February 14th is Valentine's Day. A 24 hour period extolling the power and magnificence of love. Chocolates, roses and cards—tokens of love, will be special delivered on this day.

At Good Samaritan Hospice, every day is Valentine's Day. We love our patients. We love their families. We love what we do. Love is spelled G-O-O-D S-A-M-A-R-I-T-A-N H-O-S-P-I-C-E. We put our heart, the symbol of love, in all we do.

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-Howell Bigham

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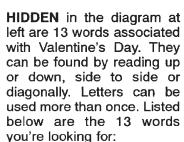




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Holiday Love Poems Red Roses **Sweets** 



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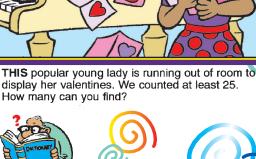
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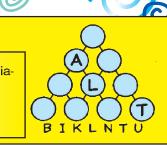
D

FOUR-BY-FOURS. Here's an interesting dictionary quiz. See if you can find four 8-letter words that contain, in turn, four A's, four F's, four



CHAIN REACTION! Take the seven letters printed below our diagram and place them in the circles so that eight 4-letter words can be read top to bottom along the connecting lines. All the words will begin with the letter in the top circle.





Illustrated by **David Coulson** 

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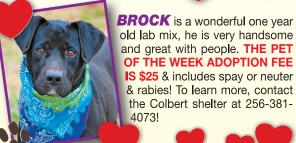


female shepherd and labrador mix that is friendly and playful. She wags her tail in circles when you play with her. Estoria loves toys so much that she throws a tennis balls for herself and retrieves them. it's adorable! Adoption fee includes spay or neuter, current vaccines, heartworm test and microchip. HER ADOPTION

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#### What Moves The Needle For You?

Time. We all have the same amount. Yet some people are able to accomplish so much more than others. Why is that?

It's what we choose to do with our time that

Work, family, our career... really life in general can tug at us from every direction.

First, there are so many methods of communication from text messages, phone calls, emails, direct messages on social media, you name it. On some days, you could spend hours simply going through and responding to messages or cleaning up your email.

Did I mention social media? I'm betting the people who are really getting things done are not sitting and scrolling through social media for hours on end.

Then there's family stuff. Maybe it's getting the kids to and from school, soccer practice or dance. Cleaning the house, laundry, what are we doing for dinner? There's always something to do and time to spend in this category, right?

I could go on and on. The fact is, everyone has demands on their time from one thing or

So here's the question: What about your dreams? What about something that YOU want to do or accomplish?

What if you purposefully carved out a little time each day to work on something that's going to really move the needle for you? What is something you'd like to do that might change your life and those around you? Do you have a dream or a major personal goal that you keep putting off because you don't have time? Guess what; you DO have time! You just have to commit that time. It will never happen if YOU don't make it happen.

This is what separates people who accomplish things and people who don't: The people who get things done stay focused on their goal or whatever "it" is, and most importantly they make time for it and work on it on a regular

What is one thing you can do today that will really move the needle and propel you toward your goal or dream? Once you know, block out a time in your calendar, and then protect that time as if your life depended on it. I know it's easier said than done but remember this, it's your time and if you don't plan it, someone else will. -mr

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

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

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TUSCUMBIA: FOR RENT, VERY nice 3 bedroom, 2 bath brick home. \$800

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**CENTRAL HEIGHTS 4 1/2** acres, 2019 Clayton mobile home, 3 bedroom, 2 bath, 16 x 80, kitchen appliances covered porches. 40 x 40 metal building with 30 x 18 extension. 256-443-8398. \$134,900

CR 158 40.22 ACRES. Pond, fence, utilities. \$139,900. **CALL OR TEXT: 256-436-**

0336, Laila Jager, Crye-Leike Realtors

LAND FOR SALE: 2.6 acres, Lambs Ferry Rd., Rogersville, AL, \$19,900. 256-702-4734 or 256-740-

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

FLORENCE APT. FOR RENT: 430 N. Cedar Street 1 bdrm., 1 ba, \$325 Plus \$25 Water, \$300 Deposit. 256-764-3137.

**FURNISHED GUEST-**SUITES NIGHTLY or monthly. One or two bedrooms, all inclusive. Park Place, 256-386-5504

TOMBIGBEE COURT APARTMENTS, DOWN-**TOWN** Florence, 1 bdrm. and 2 bdrm., 1 ba., \$575 and \$625 rent with water included. Balcony, security gate. 256-764-3137.

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3525-2000' \$1000 mo. ▶North Court St. 222-1600' \$800 mo. 256-764-3137

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### FOR SALE BY OWNER 9296 Hwy. 64 Lexington, AL Brick House - 3 bed 1 bath on 1 acre Land 68 +/- acres. Suitable for residential or farm. Will sell house and land separately. For More Information: 256-412-9214 or 601-613-9657

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

HOUSE FOR RENT: SHEFFIELD: 602 Sterling Blvd., 2 bedroom, 1 bath, central heat/air, \$500 per \$500 deposit, 256-349-0300

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

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**CENTRAL HEIGHTS 5 1/2** acres, 2019 Clayton 16 x 80 mobile home. 40 x 40 insulated metal building with 30 x 18 extension. Building site with paved driveway, existunderground utilities, septic tank. 256-443-8398. \$159,800. Will consider offers.

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

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Wed. Feb. 19th - Sat. Feb. 22nd 8:30 am - 5:30 am daily

606 Helen Court #6 • Tuscumbia Ivy Green Village Subdivision (just off of Avalon Avenue)

This beautiful house is for sale and all of the personal property contents must be sold. Located in Ivy Green Village, near Avalon Ave. Features: 3 bedrooms, 2 baths, with a split floor plan. The master bath has a whirlpool, walk-in shower and double vanity. The family room has a pretty vaulted ceiling. This house has a newly installed roof with roof vents. The central unit was replaced in 2018. Conveniently located, just minutes to Muscle Shoals and Tuscumbia.

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!



TERMS: Cash Only. Please bring help to load heavy items. All items selling "As-is" and "Where-is" and must be picked up by end of sale. Not responsible for accidents on premises. Please do not block neighbor's driveways

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#### Letters...

#### **A Risky Move** for UNA

#### **Continued from Page 32**

**ASUN** become the Coastal Collegiate Sports Association (CCSA) under the proposal. Currently, the CCSA offers the following sports - Men's and Women's Swimming and Diving and Women's Beach Volleyball. Additionally, UNA and Kennesaw State would become members of a new eight-member United Conference Athletic UNA and KS (UAC). will play all sports within the UAC. Previously, Previously, UNA played football in BSC and all other sports were played in ASUN. Not counting Stetson, it appears that Liberty will be only football school in the CCSA. Is UNA keeping the Big South informed?

The UAC will provide seven conference game each year beginning in 2023. Completing the schedule, adding a minimum of three more games, will be similar to membership in the BSC. This would not be true for other sports such as basketball. The ASUN will add Bellarmine as a tenth member for 2020.

Therefore, UNA will play a total of 18 conference basketball games each season prior to 2023 season. As a member of the UAC, UNA would play a total of 14 conference basketball games. This could make scheduling . ASUN basketball more difficult. Commissioner Gumhart stated, "CCSA and the UAC would be kind of sister conferences and help each other schedule and sponsor." The Commissioner also stated

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Courier Journal / February 12, 2020

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CCSA membership could

reach 12 teams. However,

the basketball games played with members of

the CCSA would be non-

conference games and not have the interest of a

conference game! Please note that Mr. Gumhart is

also President of the CCSA!

conference for all sports after only four years in the

ASUN is a proposal UNA must reject. If changes made for 2023, UNA needs

to request membership

in CCSA for all sports except football and to have

football membership in the UAL or BSC. Personally, I

don't like the name change!

Bill Smoak

Florence

To ask UNA to join a new

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by DAVE RAMSEY

#### **TIGHTEN UP!**

Dear Dave.

I'm beginning to think we got in over our heads with our house. My wife and I make about \$125,000 a year combined, but we've never been able to put anything aside for an emergency fund.

Our mortgage payment is 35

I'd guys fleed to get on a written, detailed plan, and start hitting your goals. I'm talking about a strict, monthly budget. Now, Our mortgage payment is 35 percent of our take home pay each month. We have two young children, so we eat out a lot, but we have no debt other than our house. Do you than 25 percent of your think we should refinance our monthly take home pay. home?

Jeff

Dear Jeff,

You two are making good money, and you're debtfree except for your home. You can't tighten up your budget enough to save up an emergency fund? Stay out of restaurants, dude!



got no emergency fund. That's a pretty basic thing.

You guys need to get on a payment isn't exactly what I would've signed you up for. Your house payments, or rent, should be no more But your house payment isn't what's holding you two back. What's holding you two back is the fact that you haven't been willing to tighten up the finances in other areas of your life to offset biting off more than you could chew in terms of a home.

No, I wouldn't refinance. There's no law stating you You're fairly close where have to eat out a lot just the mortgage payments are because there are kids in concerned, so I think you the house. I mean, you've can make it through this by

your income and selling stuff you don't need to build an emergency fund. You two have been smarter than some, but you're really going to have to buckle down and rearrange your priorities to make this happen!

-Dave

#### **CASH OUT MY ROTH IRA?**

Dear Dave,

I have around \$15,000 in a Roth IRA. I just recently started studying your advice, and I was wondering if it would be a good idea to cash it out and put the money toward

Sarah

Dear Sarah,

I teach people to stop investing temporarily while they attack their debt. So, I wouldn't add anything to it at this point, but the worst thing you could do is cash it out. If you do, taxes and penalties will steal a huge chunk of that cash. The only time I take money out of a retirement account to pay off debt is to avoid bankruptcy or foreclosure.

Start working the Baby Steps from the beginning. Baby Step 1 is saving up \$1,000 for a starter emergency fund. Baby Step

looking at ways to increase 2 is paying off all debts of three to six months of authored seven best-selling from smallest to largest, except for your home, using the debt snowball method. This will free up a ton of money! Then you're ready for Baby Step 3, which is increasing your beginner emergency fund to a fully-

expenses.

Now you're ready for Baby Step 4, which is 15 percent of your income going into retirement!

-Ďave

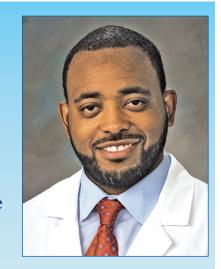
loaded emergency fund Ramsey Solutions. He has on Twitter at @DaveRamsey.

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 \* Dave Ramsey is CEO of web at daveramsey.com and



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### Notes...

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

**Social Dancing** takes place from 6:30-9pm Tuesdays at The Club, 450 Country Club Drive in Florence. Alcohol/smoke/drug free facility. For people 18 and older, \$5, 256-760-6420

The Bay Tree Council for the Performing Arts announces the production "Till Beth Do Us Part" is February 13-16; "Cheating Cheaters" will be April 23-26; and "Leading Ladies" is June 18-21. Productions are at Weatherford Centre, 303 Fourth Ave. S.E., Red Bay

#### 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-3m; Sunday, 1-5pm

Nesday and Hidsuay, Sain-Pin, Saturday, 9am-3pm; Sunday, 1-5pm. Wednesday, February 12, 11am – 3pm, North Alabama Medical Center, Cloyd Campus, 2111 Cloyd Boulevard, Florence Wednesday, February 12, 4–8:30pm, Parkway Community Church of God, 663 Cox Creek Parkway, Florence

Thursday, February 13, 10am – 5pm, New York Life, Suntrust Building, 201 S Court Street, Florence

Friday, February 14, 11am – 5pm, OneMain Financial, 525 West Avalon Avenue, Muscle Shoals

Friday, February 14, 6:30–10pm, Arx Mortis, 4051 Highway 72, Killen

Saturday, February 15, Noon – 6pm, GameStop, 366 Unit D Cox Creek Parkway, Florence

Sunday, February 16, Noon – 7pm, Walmart, 42466 Highway 195, Haleyville Monday, February 17, Noon – 7pm, Walmart, 3100 Hough Road, Florence

Tuesday, February 18, 10am – 5pm, University of North Alabama, (Sponsored By The Student Nurses Association), Commons Parking Lot, UNA Campus, Florence

Wednesday, February 19, 10am – 5pm, Terrace Manor Nursing and Rehabilitation, 390 Underwood Road, Russellville VACUUM CLEANER REPAIR, MOST makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

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Internal Medicine

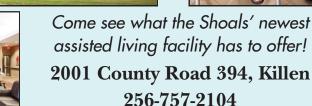
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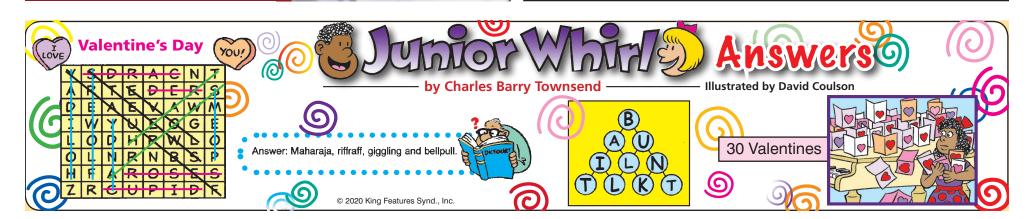
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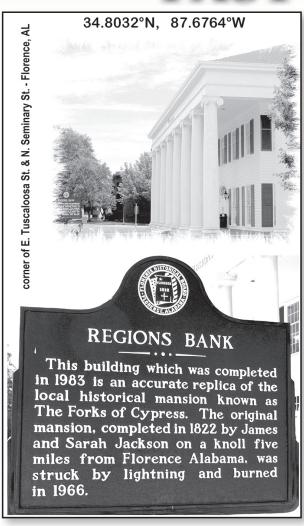
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