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Founders Ceremony

FLORENCE—Heritage Christian University will host the third annual Founders Ceremony on Monday, March 9 at 1pm.

Ten unsung and under-appreciated heroes who have extended noble service to the church and/or to our broader community will be honored with the presentation of the gold Founders Medallion.

The Heritage Christian University Founders Ceremony was inaugurated in 2018 as part of HCU's fiftieth-year celebration. The 2020 Founders Medallion recipients include

- Faye Chastain
- Robert Coats
- Johnnie Lou Cochran
- Larry Gunderman
- Matt Heupel
- Thomas Holiday
- Robert Huffaker
- Dr. John Kerr
- Sonny Owens
- Cathy Turner

The ceremony will begin at 1pm in the university auditorium. For more information, please contact Pat Moon at pmoon@hcu or 256-766-6610.

Smith New Law Fellow

MONTGOMERY—The selection committee of the Fellows of the Alabama Law Foundation meets annually to select lawyers, from among those nominated by incumbent Fellows, to be invited to membership.

Those selected have demonstrated outstanding dedication to their profession

See SHORTS... on Page 3



Smith

Another's Perspective on Race

FLORENCE—Pulitzer-winning author, journalist, and professor, Hank Klibanoff, and the TimesDaily's, Sherhonda Allen, city editor and a journalist for nearly three decades, will co-host a live episode of the Peabody-winning civil rights podcast Buried Truths at 6pm on Thursday, February 27.



Allen

The Florence-Lauderdale Public Library will be the setting for this event that will focus on race relations in the Shoals area during the civil rights era.

"Buried Truths Live: Civil Rights in the Shoals," is part of the library's "Voting Rights in America" series, which commemorates this year's



anniversaries of the 15th and 19th Amendments, as well as Black History Month and Women's History Month.



Klibanoff

This ongoing series of exhibits and programs explores the struggles for equal voting rights for black Americans and women.

Klibanoff and Allen are both natives of the Shoals area. They will explore the Black and White experience in the

See PERSPECTIVE on Pg. 6

Eubanks Culinary Program at UNA

FLORENCE—The University of North Alabama Foundation and the Phi Upsilon Delta Chapter of Phi Gamma Delta on the UNA campus are spearheading an effort to establish the Jeff Eubanks Endowed Fund at the university.



Eubanks

Eubanks passed away suddenly while at work earlier this month.

Eubanks was a well-known and admired local chef who was associated with several local restaurants during his professional career. Most recently, he was the head chef at the Marriott Shoals Conference Center.

Eubanks started at 3rd base for UNA baseball in the '90s and was a leader and chapter president of his fraternity.

Eubanks was deeply passionate about serving others as a chef, and inspiring and teaching those who had similar goals and interests. He touched many thousands of

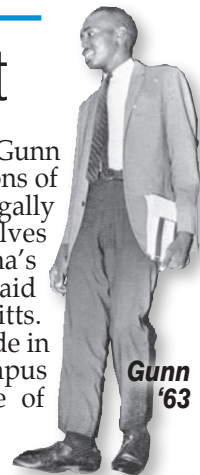
See EUBANKS... on Pg 7

Historic Marker Recognizes Impact

FLORENCE—The University of North Alabama on Monday unveiled a historical marker on Cramer Way next to Bibb Graves Hall recognizing the significant impact that African-Americans have had on the development of the institution.

The marker acknowledges the role of enslaved persons who constructed and worked at the institution, its integration in 1963 by Wendell W. Gunn, and the barriers broken by other black students in all areas of campus life.

"The courage shown by Dr. Gunn opened up this campus to factions of the community who were not legally allowed to advance themselves through enrollment in Alabama's higher education system," said UNA President, Dr. Ken Kitts. "This historical plaque will reside in a prominent place on our campus and will herald a proud time of positive change in our history."



Gunn '63



- Greenway Hyundai of the Shoals
- Bentley Automotive
- Oakley Auto Sales
- National Advance Auto Sales
- EZ-Ride Auto Sales
- Jeff Elledge Auto Sales



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- 2020 Artist Gathering
- Resolving Conflict
- SIGNS of the PAST



Online Only:

- Mystery Photo
- Pet Talk
- Outdoors
- Web Poll

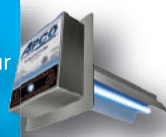


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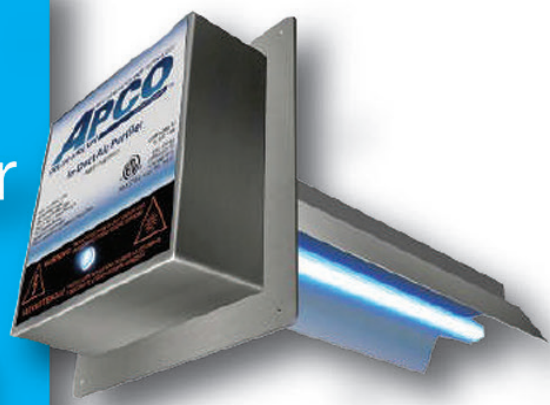
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Classified Form on Page 6



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Shorts...

Smith New Law Fellow

Continued from Page 1

and their community. New members were inducted at the annual Fellows Dinner last month at the Renaissance in Montgomery.

Fellows accepted into membership for 2019 include **Robert F. Smith** from Florence. Smith earned his B.S. from UNA and his J.D. from Cumberland School of Law. Smith is the sole practitioner at his firm located on East Tennessee St.

The Fellows program was established in 1995 to honor Alabama Bar members for outstanding service and commitment. Since no more than 1% of bar members are invited into fellowship,

the selection committee chooses new members from an exceptional group of lawyers.

Chastain is New Minister

FLORENCE-Jackson Heights Church of Christ is pleased to announce



Chastain

Harrison Chastain as the new Pulpit Minister at Jackson Heights. Harrison earned a Bachelor

of Arts degree in Bible and a Master's degree in Ministry from Freed-Hardeman University. Harrison's most recent service was as pulpit minister with the Jacksonburg congregation. Harrison will begin

See SHORTS... Page 5

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2008 Ford Edge 121K Miles, Leather \$1,500 Down + \$70/week	2011 Toyota Camry 229K Miles \$1,200 Down + \$70/week	2004 Chevrolet Suburban 204K Miles \$1,000 Down + \$70/week	2008 Pontiac G6 156K Miles \$1,000 Down + \$70/week
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Community Notes

Saturday, February 29, 11am - 5pm, Watson's Furniture, 1678 S Wilson Dam Road, Muscle Shoals

The "Hi Neighbors of the Shoals" meeting will be on Tuesday, March 3 at 10:30am in the Florence Public Library. This group welcomes all newcomers to the Shoals area. Contact Laura Engdahl at 512-965-9023 for further information.

Northwest Alabama MS Warriors, a support group for patients and families dealing with multiple sclerosis will meet at 5:30pm on Thursday, March 5 at the Muscle Shoals Public Library, 1918 Avalon Avenue in Muscle Shoals. Call 256-356-8548 for more information.

Maud Lindsay Free Kindergarten will have registration for 2020-2021 on Friday, March 6 from 8:30am-10:30am. Children should be 4 years old on or before September 1 to attend. Please bring your child's birth certificate and vaccination record to registration. The school is located at 227 Enterprise Street in Florence. For more information, find the school on Facebook or call 256-275-1709 from Monday- Friday 8am-11am.

Florence Kiwanis Club - Meets Fridays at noon at Marriott Shoals Conference Center in Florence
February 28 - Case Reed - Director of Instruction: Federal Programs, Transportation, and School Safety will be speaking on "Poverty and Education, the Effects of Poverty on Students"

Get ready for planting season with Get Dirty at the Library, the Florence-Lauderdale Public Library's gardening series. All classes are taught by Taylor Vandiver Reeder of the Alabama Cooperative Extension System.
Get Dirty at the Library events continue Thursdays at 11:30am:
February 27 - Plant Propagation 101
March 5 - All About Tomatoes

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, February 26, 1-7pm, North American Lighting, 100 Counts Drive, Muscle Shoals
Thursday, February 27, 10am - 4:30pm, Listerhill Credit Union, 4790 E 2nd Street, Muscle Shoals
Friday, February 28, Noon - 7pm, Walmart, 13675 Highway 43, Russellville

Kindergarten Registration for Leighton Elementary School in the 20-21 school year is set for Tuesday, March 10 from 8am-2pm. This is required for every kindergarten student planning to attend in Leighton. Student must be 5 before September 2, 2020

Bring: Birth certificate, Immunization record, Social security card, a Recent Proof of Residency (utility bill, lease agreement, mortgage statement, declaration of residence), Parent identification, and Custody documentation (if applicable)

See NOTES... page 38

Courier Journal ADOPT A FRIEND

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

This girl is such a sweetheart with the most adorable face. **JINSY** is a 2 year old female American bulldog mix. She gets so excited that she tap dances with her front paws when people talk to her. Jinsy is as wiggly as a hulu girl. She is good on a leash and loves playing. Adoption fee includes spay or neuter, current vaccines, heartworm test and microchip. **HER ADOPTION FEE IS ONLY \$25!** Come and meet her at the Florence shelter or call 256-760-6676!



BIANCA is a very good girl who is looking for her forever home. Please come adopt this precious girl today! **THE PET OF THE WEEK ADOPTION FEE IS \$25** & includes spay or neuter & rabies! To learn more, contact the Colbert shelter at 256-381-4073!

This 2 year old male heeler hound mix is absolutely adorable. **BUCK** is such a precious boy! He is quiet but loves to fetch, and sit for treats. Buck loves playing with children too. He is medium/large in size and medium energy. Adoption fee includes spay or neuter, current vaccines, heartworm test and microchip. **HIS ADOPTION FEE IS ONLY \$25!** Come and meet him at the Florence shelter or call 256-760-6676!



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Shorts...

Chastain is New Minister

Continued from Page 3

working with Jackson Heights on Sunday, March 1. Everyone is encouraged to welcome Chastain and his wife, **Madison**, to Jackson Heights Church of Christ this Sunday. Bible class is at 9am, Worship is at 10am, and the evening service is at 5pm. Jackson Heights is located at 1031 Hermitage Drive in Florence. Listen live 24/7 on Jackson Heights' radio station: WJHF-LP 106.9 FM and live streaming at www.jhcc.org.

Rand Says, Let It Be Art

SHEFFIELD—Let It Be Art! *Harold Clurman's Life of Passion*, written by and performed by Goodwill Cultural Ambassador, **Ronald Rand**, will take place at the Ritz Saturday, February 29 at 7:30pm

It is an unforgettable evening of down-to-earth humor, joyful storytelling, and passion for life and the theater! Rand brings to life the dynamic Harold Clurman. Audiences travel to New York City, Paris, and Moscow during the play. They will meet many vibrant personalities including **Stella Adler, Lee Strasberg, Aaron Copland, Marlon Brando, Clifford Odets, Stanislavsky, Katharine Hepburn, and Jacqueline Kennedy Onassis.**

Rand is an acclaimed stage and film/TV actor, performing across America at regional theaters, as Captain Keller in *The Miracle Worker*, Off-Broadway in several plays including *Julius Caesar* with **Richard Dreyfuss**, and in over 200 films and television shows.

Tickets are \$15 each and are limited. Reserve now. Call 256-383-0533 or visit ritztheatre.ticketleap.com

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Gospel Meeting

Chapel Hill Church Of Christ

March 8, 9, 10

Speaker:

DAVID CONLEY

Dennis, MS

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Worship: 10:30am • Lunch Following
Monday & Tuesday Night Services: 7pm

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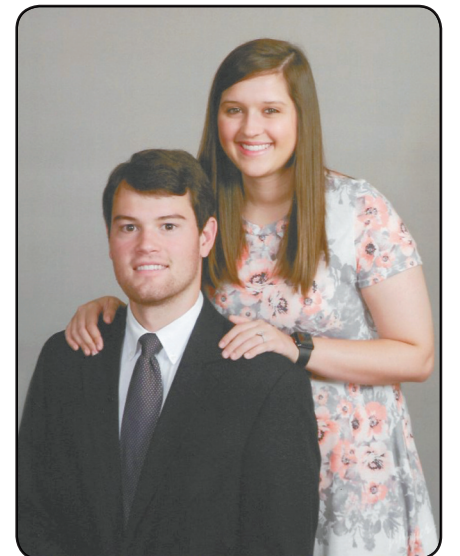
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Jackson Heights CHURCH OF CHRIST

is pleased to announce **Harrison Chastain as the new Pulpit Minister.**

Harrison earned a Bachelor of Arts degree in Bible as well as a Master's degree in Ministry from Freed-Hardeman University.

Harrison will begin working with Jackson Heights on March 1, 2020. Please join us in welcoming Harrison and his wife, Madison.



Sunday Bible Class: 9:00 AM

Sunday Worship: 10:00 AM

Sunday Evening Worship: 5:00 PM

Last Sunday of Month: 12:30 PM

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Perspective on Race

Continued from Page 1

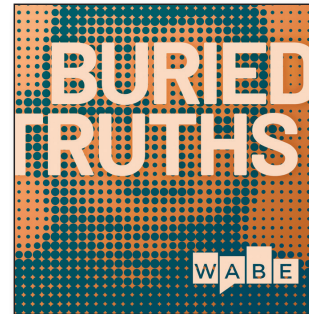
Shoals during the civil rights era and beyond. They will discuss topics such as integration, voting rights, and more. The event will include the opportunity for public comments and questions, and community members are encouraged to share stories about their experiences.

"Hank and Sherhonda are both accomplished journalists from the Shoals who have very different perspectives on growing up in the area," said Abby Carpenter, the Assistant Director at the library. "This event will allow them to discuss those differing perspectives and invite the community to share theirs as well."

Buried Truths is a podcast of NPR affiliate WABE in Atlanta. It is a narrative civil rights history podcast that investigates injustice, resilience, and racism in the American South.

Buried Truths creator and host, Klibanoff is a white man who was a senior at Coffee High School when Florence schools integrated. For this episode, he is being joined by Allen, a black woman who started school at Brooks Elementary during the onset of integration.

"The conversation about the civil rights era in the Shoals often revolves around the contrast between us and other Alabama cities," said Jennifer Butler Keeton, the library's Public Affairs



Coordinator. "People are proud that we didn't have the level of violence or national attention that Birmingham or Montgomery had. But that doesn't mean that the problems and fears here weren't real, or that our community isn't still grappling with those struggles."

This event seeks to bring those real struggles to light through frank discussions, interviews and Q&A.

The "Voting Rights in America" series continues through March. For a complete list of events, visit www.flpl.org/votingrights.

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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.
Florence, AL 35630
or email to:
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well in advance of the planned event. The Editor reserves right to shorten, edit, reword or omit submissions as seen fit. All information submitted for publication becomes property of the Courier Journal. Information published does not necessarily reflect an opinion or endorsement by the Courier Journal, members of its management, or its staff. Advertisers are responsible for all content and claims in their advertising.

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Eubanks...

Continued from Page 1

lives with his work. The distributions from the endowment established in Eubanks' honor will empower the students and faculty of UNA's Culinary Program. Distributions from his endowment will be available to those in the Culinary Program in perpetuity.

The naming of a college department or program is the most prestigious naming that exists at a University. The Culinary Program at UNA will be named the Jeff Eubanks Culinary Program upon approval.

Endowments are permanent funds that support UNA's missions. A certain percentage of the endowments market value is made available to support a specific activity or program every year. This distribution amount is determined by a formula which balances the needs of current and future beneficiaries.

Pledges can be fulfilled over a period of up to five years. Many have found that fulfilling the pledge over several years can be a great way to

make a larger gift than they originally thought possible.

All gifts to UNA are tax deductible to the extent allowable by law.

The goal is to raise at least \$63,000 in gifts and commitments no later than March 2 to establish the Jeff Eubanks Culinary Program at UNA.

The UNA Board of Trustees must officially approve the naming of any college department or program, and their next meeting is on March 6. The objective is to have the Jeff Eubanks Culinary Program formally approved at that time.

To donate or receive a pledge form, please contact Kevin Haslem, Vice President for University Advancement at 256-765-5018 or email khaslem@una.edu or Erin Letson at 256-765-5081 or eletson@una.edu.

You can mail a check to UNA University Advancement UNA box 5113 Florence, AL 35632 and write Jeff Eubanks in the memo line. You may also give securely online at www.una.edu/give/give-now.html. Click on "Designation," select "other" and type in "Jeff Eubanks Endowed Fund."

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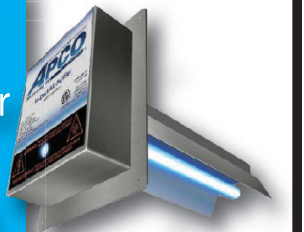


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ASK THE ATTORNEY



Thomas McCutcheon

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Q What's the difference between homicide, murder and manslaughter?
- Lindsey, Florence, AL

A People who like to watch Dateline, CSI, Criminal Minds and shows like these often ask this very same question. The answer is based on written law and the circumstances of the death and the mental state of the defendant.

The legislature defines in writing what constitutes the crime. The jury determines the facts surrounding the death and the mental state of the defendant. A homicide is defined as any unlawful killing, but in different degrees.

First degree murder is an unlawful killing where there was "malice aforethought". We think of this as a murder that was planned. Keep in mind that there are lawful

killings. The most common example of a legal killing occurs during warfare when one soldier kills another. Another example would be the imposition of the death penalty.

Second degree murder is an intentional killing that wasn't planned or premeditated or conduct so reckless that it showed an absolute indifference for the welfare of others.

Manslaughter is typically much less severe than murder and is broken into two different degrees, voluntarily and involuntary manslaughter. Voluntarily manslaughter is killing a person under provocation while involuntary manslaughter could be reckless conduct that leads to another person's death.

Another type of murder is felony murder. This law is a statutory crime where a person who is in the process of committing a felony can be charged with murder if anyone is killed. If two people rob a store for cash and cigarettes and the clerk shoots one of them, the other robber can be charged with felony murder. This often punishes people who just go along to be a lookout or drive the get-away car. That's what this rule was intended to do.

A judge or jury must determine as a matter of law whether someone had the mental capacity to understand the nature and consequences of the crime they are charged with. This particular idea might be thought of as diminished capacity or the defense of insanity.

Juries determine the facts, circumstances and mental states such as provocation or planning based on the evidence they hear at trial.

I'm not an expert on criminal law and these are just the concepts as I understand them. There is no substitute for an experienced criminal law attorney.

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



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

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Commentary

A Shoals Face Back in 5th District Race

Admittedly, this primary season has some very short ballots in northwest Alabama. The democrat side is especially thin with no local races. There is one obscure state race, the presidential primary and associated delegate races, and the proposed statewide amendment that seeks an appointed state school board instead of an elected one.

In A Few Words



TOM MAGAZZU
Editor

There is no race on the Democratic ballot that will have any impact in the November election. Republican ballots are a little longer with several state judicial races and the hotly contested US Senate race along with Amendment One. There are single seats up in each county for the County Commission and Board of Education. Lauderdale also has a four-man race for County Schools Superintendent and the 5th Congressional District seat with incumbent Mo Brooks against Chris Lewis from Florence.

Most of us know a lot about Brooks, but very little about Lewis. If I recall correctly, Lewis is the first Shoals area candidate for this US House seat since Ronnie Flipppo held it almost 30 years ago.

Flipppo was succeeded by Bud Cramer who

See **DISTRICT...** on Page 17

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

Courier Journal

THIS WEEK

in the

Shoals

February 26, 2020

Happening THIS WEEK

What We Wish They Would Ask

FLORENCE—Dr. Linda Langley of the Coushatta Tribe of Louisiana will deliver her presentation, “What We Wish They Would Ask Us: The Importance of Including Tribal Perspectives” at the Florence Indian Mound Museum on Friday, February 28 at 6 pm. Langley serves as the Tribal Historic Preservation Officer for the Coushatta Tribe. She holds a BA in Archaeology from Harvard University and a Ph.D. in Anthropology from Brown University. She is a Research



Feb. 28

See **TRIBAL...** on Page 25



Photo credit and artwork: Abbie Hyche

An Artist Gathering

FLORENCE— The Kennedy-Douglass Center for the Arts will host artists Vann Dillon, Abbie Hyche, and Chris James on February 27 from 7-10pm as part of the *Artist Gathering 2020*. This is a recurring seasonal meeting of creative minds where artists of all ages, backgrounds, and mediums network, fellowship, and share ideas.

Feb. 27

The three will be showing their new artwork that evening. Musicians Tom Risher and Kirk

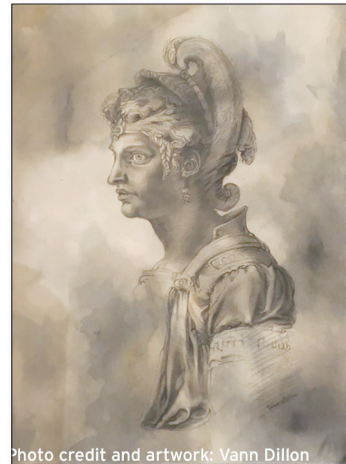


photo credit and artwork: Vann Dillon

See **ARTIST...** on Page 28

THE TRI-CITIES MEMORIAL GARDENS ANNUAL SPRING CLEAN UP begins March 1. Lot owners of their heirs are asked to remove all grave decorations at the Florence Blvd cemetery prior to March 1. Items not picked up will be collected and held until March 15. Items remaining after March 15 will be discarded. THANK YOU FOR YOUR HELP! Call 256-764-7542 for more information

FREE TO BE ME presents Sister To Sister prayer and breakfast on Saturday, February 29 at 8am at New Birth Ministries, Fellowship Hall, located at 225 S. Spurr St. in Florence. This leap year prayer will be for a quantum leap in the lives of ourselves, our sisters, and friends.

THE MONTHLY GOSPEL SINGING at Cloverdale Community Center February 28 at 7pm. Heavenly Blessed, Jimmy Cox and many more. Come enjoy good singing, food and fellowship. Hope to see you there.

THE “HI NEIGHBORS OF THE SHOALS” meeting will be on Tuesday, March 3 at 10:30am in the Florence Public Library. This group welcomes all newcomers to the Shoals area. Contact Laura Engdahl at 512-965-9023 for further information.

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Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.) Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers. Please submit typed or neatly written letters to:
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Rush is Deserving

Dear Editor:

Just a word to tell you how much I appreciated the commentary tribute to Rush Limbaugh in the February 12 edition of the *Courier Journal*. I was in radio for 27 years. I heard and met a lot of radio personalities. Rush towers above them all. His audience is something like 25 million per week. Who else can be on the radio three hours in the middle of the

day and draw such an audience? We cannot imagine the positive impact for good of his conservative approach to the governance of this nation. The President awarding Rush with the Presidential Medal of Freedom was highly deserved.

For once in his life, a man of many words was without words. My prayers are with him as he goes through treatment for stage IV lung cancer.

Billy Banks
Muscle Shoals

‘20 Leap Year Marriage

Editor:

February 29, 2020 will be a special day for the local Hallmark family. Lawson and Pearl Hallmark were married 100 years ago on February 29, 1920. They were the parents of twelve children. Some of their children grew up during the great depression, but God truly blessed them all. I am the eighth child in this family, so I have been blessed to have a relationship with the older and the younger kids. Before Lawson died, he became a 32nd degree mason and taught men, then became a Shriner. He was a member of New LaGrange Baptist Church. Pearl was known by many in Colbert County as *Mama Hallmark*. She was a member of the Eastern Star and LaGrange Baptist Church.

See **LETTERS...** on Page 25

Helen Keller Hospital

March 2020 Calendar of Events

MONDAY, MARCH 2

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TUESDAY, MARCH 3

Childbirth Class

6-9pm Helen Keller Education Dept.
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TUESDAY, MARCH 3

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THURSDAY, MARCH 5

Newborn Care & Breastfeeding Class

6-9pm
Helen Keller Education Department
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FRIDAY, MARCH 6

Blood Pressure & Glucose Check Health Screenings

8-11:30am
Main Lobby

FRIDAY, MARCH 6

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TUESDAY, MARCH 17

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WEDNESDAY, MARCH 18

Foundation Scrub Sale

River Room

THURSDAY, MARCH 19

ACLS Renewal

8am-2pm
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FRIDAY, MARCH 20

Basic Life Support Provider and Renewal

7:30am or 9:30am
Renewal Class
12pm - Provider Course

FRIDAY, MARCH 20

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ON YOUR DEBT



B. Grant McNutt
Managing Attorney

Can You Discharge Medical Debt in an Alabama Bankruptcy?

There's a battle of among experts about just how often medical bills and lost income, due to an illness or injury, triggers a bankruptcy filing. According to a recent article by CNBC some studies conclude that as many as 2/3 of all bankruptcy filings are due at least in part to medical problems, while others contend the number is much smaller.

If you're one of the many Americans who is struggling with medical debt, you probably don't care much about the percentages. The more important question is "What can I do about this overwhelming medical debt?" While many people are uncertain whether or not medical bills can be included in bankruptcy, the answer is a clear "yes." And, it doesn't matter whether they're old or new, large or small, or in the hands of the original creditor or an outside collection agency.

How those bills are treated will depend on whether you file for Chapter 7 bankruptcy or Chapter 13 bankruptcy.

Medical Debt in Alabama

According to data from the Urban Institute, 21% of Alabama household have at least one medical bill in collections. Jefferson and Montgomery counties, home to our largest city and capital, are close to the average, at 21% and 23% respectfully. But, unfortunately in some Alabama counties, about one in three households has medical debt in collections.

Medical debt is generally not reported to credit until it is six months past due. But, past-due medical bills are otherwise just like any other debts in collections. The creditor or a collection agency may call you repeatedly, send threatening letters or pressure you to make payments you can't afford. The original creditor or debt buyer may eventually file suit to collect on the unpaid balance. So, it's in your best interest not to ignore past-due medical bills. If you are unable to reach an affordable agreement with the medical provider or collection agency, it's wise to explore other options before reaching a crisis point.

What Happens to Medical Debt in Bankruptcy?

Medical debt is treated differently in a Chapter 7 bankruptcy case than in a Chapter 13 case. But, the two types of bankruptcy have some things in common. For instance, in most consumer bankruptcy cases under both chapters, an automatic stay is entered as soon as the case is filed. The automatic stay is a court order that temporarily stops collection action. So, a bankruptcy filing can usually stop collection proceedings immediately, even if a lawsuit is already underway.

Medical Debt in Chapter 7 Bankruptcy

In a Chapter 7 bankruptcy case, medical debt—like most unsecured debt, can typically be discharged. That means that the final order in the bankruptcy case frees you from the obligation to pay that debt. The discharge order also prohibits creditors and debt collectors from trying to get you to pay that debt in the future.

For many people who are buried in medical bills, Chapter 7 provides the quickest and most complete solution. There is no limit on the amount of unsecured debt that can be discharged in a Chapter 7 case. In most cases, the automatic stay stops collection efforts as soon as the bankruptcy petition is filed and continues in effect until discharge. In a straightforward Chapter 7 case, medical bills and many other unsecured debts could be discharged in as little as three (3) to four (4) months.

However, Chapter 7 isn't the right answer for everyone. Some common reasons people opt not to file under Chapter 7 include:

- They earn too much money to qualify for

- Chapter 7 bankruptcy
- They also want to manage secured debts through the bankruptcy—something a Chapter 13 plan offers but a Chapter 7 case does not
- They have non-exempt property that they want to keep

In addition to these common reasons not to opt for Chapter 7, some reasons are unique to individuals. Having practiced bankruptcy law for over twenty years, I know that there is no "common" person with money problems. All of our clients are unique, and all have different needs and desires. For instance, I am always hesitant to file a Chapter 7 bankruptcy for someone who will remain on a tight budget following their bankruptcy and who may have financial problems again in the near future. You see, an individual is only entitled to a Chapter 7 discharge once every eight years. So, if an individual who may not have healthcare insurance coverage comes to me because of overwhelming medical debt and I help them file a chapter 7 bankruptcy, what happens if they get sick or injured again shortly thereafter? I can't help them with another Chapter 7 bankruptcy for another 8 years. But if they have filed a Chapter 13 bankruptcy, I may be able to modify their repayment plan or convert their case to one under Chapter 7 at that time. Each of our clients is unique and there is no cookie cutter approach for all.

If you're considering bankruptcy to manage medical debt, when you schedule a free consultation with a Bond & Botes attorney, we'll explain your options and the pros and cons of each so you can make an educated decision about the best solution for you.

Medical Debt in Chapter 13 Bankruptcy

Chapter 13 Bankruptcy isn't designed for quick elimination of debts like Chapter 7 is. However, depending on your income, expenses and other debts, some or all of your unsecured debt may be discharged in a Chapter 13 case.

In a Chapter 13 case, you'll make monthly payments for three (3) to five (5) years. In the repayment plan, certain types of debts get priority. Others, including many unsecured debts like medical bills, get lower priority. Funds are only allocated to pay those lower priority debts when the higher priority debts are covered.

In some cases, that means that unsecured creditors like medical providers and collection agencies pursuing medical debt will be paid only a fraction of the amount due, and the remainder will be discharged if you successfully complete the plan. In some cases, there is no money left after paying secured creditors and higher-priority unsecured creditors, and debts like credit card accounts and medical bills are discharged entirely.

Conquering Medical Debt in Alabama

The first step toward solving any problem is educating yourself about the options. Before you consider financially risky options like taking out a home equity loan to pay off medical bills or paying them with credit cards, take the time to learn more about longer-term solutions. 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!

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Commentary

District...

Continued from Page 14

had the similarly strong

principles and core beliefs. They were measured, and approachable with the courtesy of an open ear. The two democrats led with an unsurpassed degree of decorum from 1977-2009 - something

that is in short supply anywhere we look in Washington.

Sure, it is easy to understand the frustration. Some of the foolishness that has surfaced in recent years is beyond comprehension. You couldn't have sold it as bad fiction when Flippo and Cramer served.

However, decorum should continue to be a goal.

I know neither candidate personally. Neither has spent any campaign money with us. However, I have heard both speak in relatively small groups.

Brooks unapologetically supports the Trump agenda. Many in this area appreciate that. Lewis is solidly behind conservative issues as well. Securing borders, responsible spending, a positive growth environment, religious freedom for all, the 2nd Amendment, defending life, local control of education, and better attention to mental health are all part of his platform.

Lewis seems to have a great deal of patience. He takes the hard questions in stride. That may have been developed through his extensive and diverse military background. He's been in tight situations before.

The Bradshaw High graduate earned his BS in Political Science from the United States Naval Academy in '93. He earned his Wings of Gold as a Naval Flight Officer in 1995. Lewis added a Master of Arts in 2002 and a degree in National Security and Strategic

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Your vote and support will be greatly appreciated as we move forward together.

Mary Jo Williams



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See **SERVICE...** on 23

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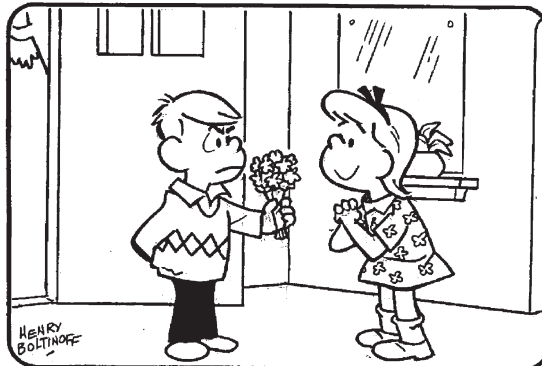
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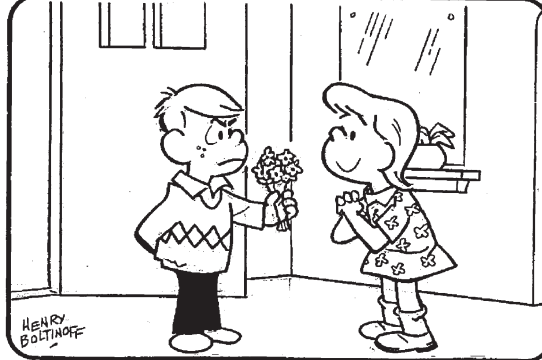
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BY HENRY BOLTINOFF



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Chaplain,
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This service is open to everyone. We may not have served your family member in the past with hospice care. It may be the case that presently your family member is in hospice care, but with another provider. You may be grieving over the passing of a love one from injuries received from an accident. **IF YOU ARE GRIEVING, GOOD SAMARITAN HOSPICE WANTS TO HELP YOU!**

Mark it down. The first grief counseling session will be Thursday, March 5, 2020 at 6:00 p.m. at 887 Cox Creek Parkway in Florence, Alabama. Light refreshments will be served. We look forward to seeing you!

-Howell Bigham

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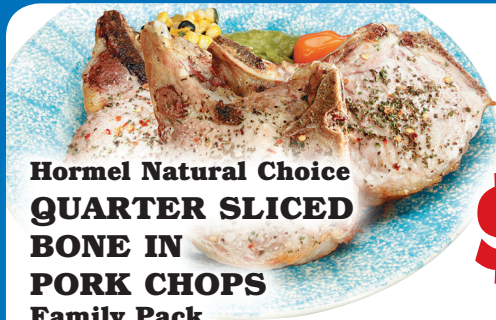


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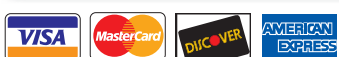
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Commentary

Service... Continued from Page 17

Studies from the Naval War College in 2007. As a naval officer, Lewis and his family moved

13 times in 23 years, both domestically and internationally. He served multiple tours in Afghanistan and Iraq and was deployed throughout the world. During his distinguished and highly-decorated career Lewis has also occupied several high-profile positions, including one as Strategic Analyst for the North Atlantic Treaty Organization's Strategic Commands in Lisbon, Portugal. Lewis retired in 2016 as Commander from the US Navy, having served for 23 years.

During that time, he was living through the foreign and domestic policy and the veterans affairs issues being dictated by Washington. His perspective includes some aspects that the rest of us don't realize.

Since he and his family have moved back to Florence and started a small farm, Lewis has helped to revive the fortunes of the Children's Museum of the Shoals and serves as the current Board President.

Lewis will be the first to tell you that he is not interested in being a career politician. It's always refreshing to see an attitude of service before self.

And it is good to see a Shoals native in the running for that House seat again.

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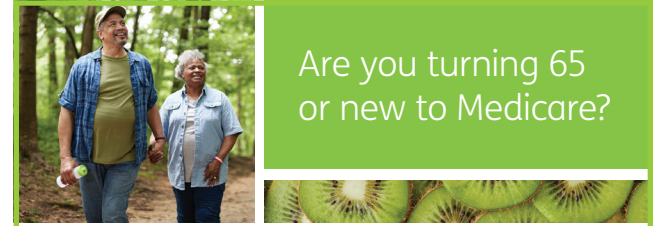
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Tribal...

Continued from Page 14

Professor of Anthropology at McNeese State University in Lake Charles, Louisiana, and a Fellow in the Society for Applied Anthropology. Dr. Langley is the author of over forty-five articles, books, and videotapes spanning various areas of her work and research.

This presentation is part of the Shoals Archaeological Stewardship Series which aims to raise awareness about looting at archaeological sites in the Shoals. Archaeological stewardship is a historic preservation movement focused on the protection of archaeological sites for future generations. While historic buildings are threatened with removal, alteration, and neglect, archaeological sites face a different set of risks from environmental factors and human destruction. Protecting our archaeological sites and resources is an important part of understanding our history and investing in future generations.

This event is sponsored by the Tennessee Valley Authority and Florence Arts and Museums. It is the seventh in a series of presentations based around archaeological study and stewardship in the Shoals region. For more information, call 256-760-6427. The Florence Indian Mound Museum is open Tuesday-Saturday, 10-4, and Sunday, 1-4. Admission is \$5 for adults and \$2 for students.

Letters...

A 1920 Leap Year Marriage

Continued from Page 14

She loved the Lord and everyone else. She always had a word of wisdom and encouragement for all who knew her.

Not a one of their twelve children finished high school initially, but we never gave up and went on to become servants in our community.

There were seven girls and five boys. My oldest sister Lassie Box was loved by everyone who knew her.

My oldest brother, Vester, went to work at Reynolds when he was 16 years old as a water boy. Unfortunately, he died at age 45.

See LETTERS... Top Right

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Letters...

Continued from Below

The next brother, Chester, worked at Reynolds and became the business agent for his union.

Donnie raised her children then finished high school. She became a nurse and retired from Helen Keller Hospital.

Carrie also raised her children then finished high school, became a nurse and she retired from ECM hospital.

Otis also worked at Reynolds and was known throughout Colbert County as *the Coyote Hunter*. He also played the guitar.

Melvin worked as an operating engineer, and he learned to play the banjo. He was one of the original Southern Strangers that traveled to most states playing bluegrass music.

I raised my children, learned to play piano and other instruments, finished school, and became a nurse. I worked for Dr. Matthews and Dr. Holcomb for seven years, became a RN, and retired as such.

Clyde learned to play piano and also retired as an operating engineer for TVA.

Then came the twins, Vera and Vada. Vera married young and lived in Chicago for ten years. She moved back home, raised three children, went back to school, and became a RN, also retired. Vada was a stay at home mom and raised two wonderful daughters. She studied music and became a great piano teacher. She worked at Marvin Morgan Furniture in Leighton and retired.

Judy was the baby, everyone's pride and joy. She raised two wonderful children, helped her husband on the farm, went back to school and became a nurse. She worked for Dr Kenneth Copeland for 29 years. Unfortunately, she died before she could enjoy retirement. She spent ten years helping raise money for St. Jude Hospital. There is a stone at the hospital with her name on it. Her daughter, Nina, carries on her namesake as RN and works for Dr. Jimmy Gardiner.

I don't have room to name every grandchild, great grand, or great, great grand, but Papa and Mama Hallmark would be so proud of this family. There are doctors, lawyers, teachers, nurses, utility workers, business owners, crop dusters, farmers, factory workers, government employees, bankers, truck drivers, office staffers, musicians, stay at home moms, military veterans and more.

See LETTERS... on Pg. 30

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Cat & Kids

by Cathy Turner

Teach

The other evening I received the sweetest text. It was an audio message and the caption read, "Singing ourselves to sleep (heart icon)" It was our daughter and our four-year-old granddaughter softly singing, *The Magnificat* composed by Randy Gill. What simple sweetness their voices were. I wish you could have heard it. "My soul magnifies the Lord/My spirit rejoices in Him." The two of them confidently singing their parts - harmonizing in places. Quietly calming their own hearts.

Truly a little tear came to my eye - for many reasons. I wish that I could have been there, but mostly I was thankful. Thankful that our daughter is teaching our granddaughter to sing and how to sing. I'm so thankful that our children ran into people in their lives who taught them how to sing. Lora's alto voice is strong, smooth, and beautiful, and she is teaching Ruby how to sing. But more importantly, she is teaching her to sing. Music is a thread that sews us together. Music is a part of our family culture.

And then a day or two later, I stepped into our den to see our son, Randall, sitting on the sofa strumming his ukulele with his three-year-old daughter, Mica, sitting on his feet strumming her mini wooden guitar - it's got six strings. Oh, the music they were making! I wish you could have heard it. I'm sure his song had a title, but I couldn't make it out because she was drowning him out. They both had the sweetest smiles on their faces, and plain ole happiness in their hearts.

One of my favorite music moments was a few years ago on Mother's Day. Our son, Garrett, stood up and sang Boyz ii Men's "A Song for Mama" to me right in the restaurant at the table where we were having Sunday dinner. He sang unabashedly and lovingly. All of the mamas in our section of the restaurant loved it. I cried. He had no fear - only voice and feeling. He was in his comfort zone. I didn't teach him how to sing, but I/we taught him to love music - Motown and musicals, hymns and Hogan. We passed it to him. The love of music was passed to us.

We teach what we know,

you know. That's one reason that families have long lines of singers or teachers or doctors in their midst. We do what we do in front of our children. We talk about it at the dinner table and teach it when we don't know we are teaching. Natural. This is one of the plights of the disadvantaged. No natural training of white-collar ideology, processes or tactics. No examples. We teach what we know. Luckily some people choose to mentor, to open doors, to share.

My grandbabies are blessed, being taught by parents who have taken in many good teachings. Our children are such good parents - *The Magnificat* as a lullaby. As I listen to our granddaughter singing those words with her mom (and I have listened several times), I know that she has been taught what "magnifies" and "rejoice" mean. I imagine that conversation. I wish I could have heard it. It would have been music to my ears. Teach.

Email comments or suggestions to CatnKids1@gmail.com

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The Preservation of the Words of God

The promise of preservation in: **Psalms 12:6-7** "The words of the LORD are pure words: as silver tried in a furnace of earth, purified seven times. Thou shalt keep them, O LORD, thou shalt preserve them from this generation for ever." How privileged our church was to see for the second time these seven purifications laid out on a table by evangelist Monte Watts. How refreshing it was to hear as he read and preached from a KING JAMES AUTHORIZED VERNON 400 years old, that perfectly lined up with my bible. Yes, he had them all there. I have pictures of them. The works of Tyndale, 1534. The Geneva Bible, 1560. The Coverdale Bible, 1535. The Bishop's Bible, 1568. The works of John Wycliffe, circa 1384. The original Foxe's book of Martyrs published in 1563. The Great Bible, 1539. Matthew Bible, 1537. And of course, an original King James 1611. The A.V. translators had these works. Living current historical proof we have an inspired, trustworthy, preserved Book containing the words of God, the King James Authorized version. The English language is only around 1500 years old. God knew that we would need the mouth of a lion, (English) in the last days. England's insignia (lion) and see: Revelation 13:2.

What a blessing today to still be able to handle, read, and teach and preach, the holy preserved inspired words of Almighty God. My, how much more will this generation have to give account to God because we have so much and done so little with it. **Psalms 73:1** "Truly God is good to Israel, even to such as are of a clean heart." **2 Thessalonians 3:3** "But the Lord is faithful, who shall stablish you, and keep you from evil." Jesus prayed: **John 17:14** "I have given them thy word; and the world hath hated them, because they are not of the world, even as I am not of the world." Thank God we've never lost it. **Psalms 119:11** "Thy word have I hid in mine heart, that I might not sin against thee." Saint Paul wrote: **2 Timothy 4:2** "Preach the word; be instant in season, out of season; reprove, rebuke, exhort with all longsuffering and doctrine." Thank God for his goodness and faithfulness to this froward generation. See Deuteronomy 32:20.

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Resolving Conflict

All of us have conflict in our lives. It is a part of being human (imperfect). However, we don't have to let conflict destroy our happiness.

Here is a ten step formula for resolving conflict.

1. Accept Your Personal Duty – If you don't have a desire to make it better, step away. You must be personally dedicated to helping and healing. Will your actions accomplish this?

2. Watch The Timing – Ecclesiastes 3 says there is a time for everything under Heaven

3. Stick To The Issues – Focus. You'll get nowhere if you go everywhere in the discussion.

4. Watch Emotional Beltilines – Can I be brutally frank? "That's just me" is not an acceptable response. Speak to others as you would want to be spoken to.

5. Manage Anger – You cannot control how someone else reacts. However, you can control how you react to their reaction.

6. Acknowledge Your Contribution – Seldom is one person the cause

of all the problems in a relationship.

7. Choose Your Words Carefully –

You may never be able to get them back. "Fire" conjures up different meanings to different folks. Use phrases like - I like it when... Can I tell you something that will make us better?



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8. Consider a Different Point of View – Unless you know everything, there are some things you don't know / understand. Listen to the other person's view of the situation.

9. Work Towards a Resolution – Keeping your eye on the goal of resolution and bringing that goal up during the discussion can go a long way toward resolution.

10. Learn From The Conflict – Why do all this work and not learn from it?



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Artist...

Continued from Page 14

Russell will be performing improvisational sitar and drum music.

Vann Dillon works in monochromatic media.

"Drawing or painting in black and white creates a classical aura expressing deep moods," he says, "The viewer focuses on light, form, and texture to define the image rather than relying on color."

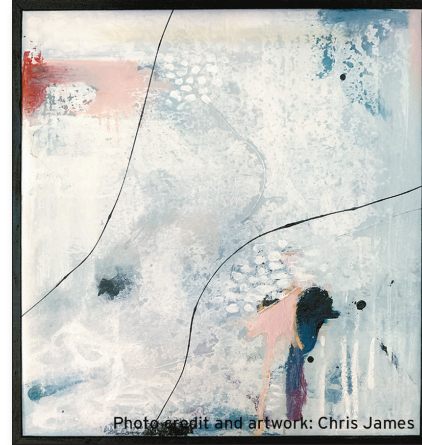


Photo credit and artwork: Chris James

Abbie Hyche will be showing Multiverses, an audiovisual installation

that juxtaposes images and sound from myriad environments. Vivid scenes are projected onto a variety of surfaces, giving the impression of being in multiple places at one time.

Chris James is a multidisciplinary artist based in Muscle Shoals. His current work moves between abstraction, surrealism and still life, with a nod to art history and design.

This event is hosted by Kennedy-Douglass Center for the Arts and will take place in the Southall - Moore building of the Art Center at 217 E. Tuscaloosa St. in Florence. The event is free and open to the public. Call 256-760-6379 for more information.

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 <p>\$15,990 #12187B 2012 Chevy Camaro Low Miles, Like New, 30K Miles</p>	 <p>\$15,990 #J101 2017 Buick Regal Sporty, Touring, Low Miles, 19K Miles</p>	 <p>\$16,990 #J116 2016 Dodge Charger SXT, Sporty, 58K Miles</p>	 <p>\$17,990 #F2581 2018 Kia Sorento Like New, SUV, Low Miles, 13K Miles</p>

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Letters...

A 1920 Leap Year Marriage

Continued from Page 25

The total descendants from this leap day wedding 100 years ago now number well above 200.

Stella Hallmark
Sheffield

I Understand the Donkey

Dear Editor:

House Speaker, Nancy Pelosi, is the most evil woman in this nation. Surely, she is devil-possessed.

She and the liberal (socialist) democrats are trying to destroy the Constitution of the USA. Don't give a copy to her, she will tear it up.

I see now why the democrats chose the donkey as their party emblem. They act like an ass. They are anti-American, anti-christian, pro-abortion on demand, pro-gay and gay marriage.

Nancy Pelosi and the liberal democrats need a vacation. Send them to Iran or Russia for 20 years. They will feel more at home there. A rotten apple will ruin the whole barrel.

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Insurance Insights

Financial Jargon Simplified: Insurance Basics

Financial jargon can be confusing to navigate, for both the 'new-to-managing-my-finances', and even those who are more experienced at it. If you've ever felt like you need a healthy dose of 'just the facts', you're in luck.

It's time to feel empowered to own your financial conversations. Brushing up on these terms can help you make more informed, confident decisions in your financial life - ultimately getting you to your goals faster and smarter.

You work hard for your stuff. And while we all hope it won't happen to us, sometimes the unexpected pops up. Insuring your stuff, especially if you are a renter, is something you may not be familiar with. Most renters insurance policies cover things like a fire, a break in, or if your stuff gets stolen (at home, or anywhere else). It typically only costs the equivalent of a few coffees a month, and you'll sleep easy knowing that in an emergency you'll be taken care of.

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JARGON SIMPLIFIED

Insurance: The Basics

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Premium

Cost of your insurance.

Deductible

Amount you're responsible for paying, before the insurer pays any expenses.

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DAVE Says

by DAVE RAMSEY

IT'S A BETTER IDEA TO PRE-PLAN

Dear Dave,
My husband passed away last year at just 45 years old. We always tried to be careful with our money, and we were in good enough shape financially that I paid for his funeral with cash. A few days ago, I started getting letters from the funeral homes in town encouraging me to pre-pay for my own funeral. I'm 42, and in very good health, so is this a good idea?
Janet

Dear Janet,
My advice is to pre-plan, not pre-pay. Unfortunately, you learned first-hand how hard it is to make important decisions in the middle of that kind of grief.

Many times, people are so emotional when they face these kinds of things that they make bad decisions. That's why pre-planning, and making decisions ahead of time, is a really good move.

Now, here's why it's never a good idea to pre-pay for this kind of thing. If you live to an average age, for what you'd prepay today at your age, you could invest the amount and be self-insured. You'd have a ton of money sitting there when the time comes.

Events like this make you realize the need for proper planning, but don't ever pre-pay for them. God bless you, Janet. I'm so sorry you're going through this.
—Dave

NO, THEY'RE NOT A GOOD DEAL

Dear Dave,
I have an emergency fund equal to six months of expenses. Considering this, would you consider an extended home warranty to be a waste of money?
Ami

Dear Ami,
My advice to have an emergency fund of three to six months of expenses, sitting in a good money market account with check writing privileges, is designed to cover the unexpected things that life will throw at you. The cash, combined with the easy access that kind of account allows, will make it quick and easy to take care of things in the event of a financial emergency.

Extended warranties, of any kind, are not a good deal and I don't recommend them. You're better off to self-insure against things breaking down, and put what would have been profit for the extended warranty company in your own pocket!
—Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 14 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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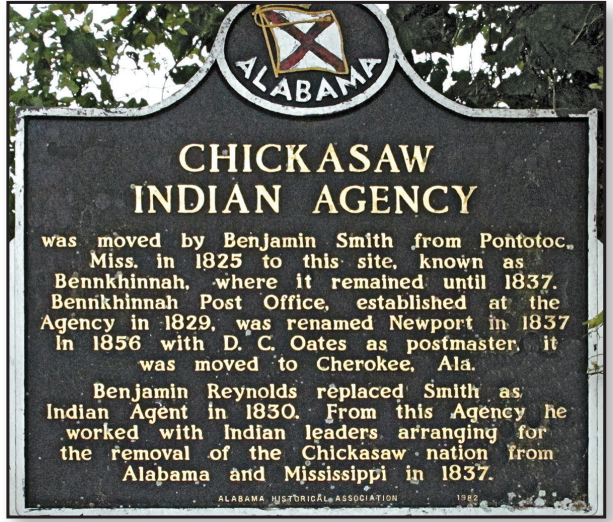
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President George Washington, in 1795, authorized a military/trading post among the Chickasaw at Pontotoc, Mississippi. Thirty years later it was moved to Malone Creek in what is now Colbert County, probably due to Chief Colbert's influence. This marker is thirty-eight years old and still remarkably readable.

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

Real Estate

Randall on Real Estate
News & Tips on the Shoals Market



The Second Time Around

A young man asked me recently what I felt was the difference in a first-time homebuyer and a second-time buyer. He was a first-timer himself, but had the wisdom to ask what obvious mistakes to avoid. Any of you who have been through that first home purchase know that I could write pages on the things that people wish they had done differently. Since we don't have that much space, here are a few of the most common:

• **Just because you're approved for "X" amount doesn't mean you have to spend all of that.** In fact, your lifestyle may not support a house payment that big. Your banker doesn't know how you spend your disposable income, he can just tell you how much of a mortgage your income should be able to support. Do yourself a huge favor and create an honest budget. That will tell you how much you really have to spend on a house.

• **Just because you're pre-approved doesn't mean that can't change.** Your credit is a living thing. It fluctuates based on purchases, timeliness of payments, co-signing for someone else, and other factors. The bank or mortgage company will run your credit again right before the closing. I've seen people buy a car between contract and closing and lose their ability to borrow the amount they had been approved for. The contract to closing period is critical. You might be fine to buy a car, just wait until after closing to do so.

• **Don't marry a house, so to speak, until it's yours.** I've seen so many buyers fall hard for a house and then when it doesn't work out, for whatever reason, they can't move on. I have a simple philosophy on this subject: if it doesn't work out, it wasn't meant to be yours. Just like in that old Garth Brooks song "Unanswered Prayers", many times there's a great reason it didn't work out.

• **Don't let the "pretty" overwhelm you, when it's the "functional" that matters in the long run.** It's easy for first-timers to get stars in their eyes when they're faced with curb appeal, new finishes, and the latest in chic kitchens or baths. But those are not the things that really impact your day-to-day life in a house. Spend time figuring out what is important to you and your family and focus on those things instead.

Be cautious, but enjoy the process. Have fun! You're buying a home!

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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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

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Soap Opera Preview

THE BOLD AND THE BEAUTIFUL Not realizing that Wyatt knew her secret, Sally told him she still loved him. Ridge surprised Sally with the big news about his new couture line, but Sally soon became suspicious. *Wait to See: Wyatt expresses his love for Sally.*

DAYS OF OUR LIVES Ben prepared for his execution. Will had a big surprise for Sonny. Maggie offered a heartfelt apology to Justin. Rafe confronted Evan about his deceit. Ciara received some key information about Jordan's killer. Stefano told Justin he wanted Marlena in exchange for Kayla. *Wait to See: Ciara tries to stop Ben's execution.*

GENERAL HOSPITAL Brook Lynn put two and two together. Trina and Cameron made a pact. Jordan brought Laura up to speed. Nikolas confided in Liz. Joss was the recipient of some surprising information. Brook Lynn laid out her terms. Ava stood her ground. Alexis thought about what might have been. Cameron and Trina headed out on their first date. Molly felt conflicted. *Wait to See: TJ gets some sage advice.*

THE YOUNG AND THE RESTLESS Chelsea was afraid that his gesture would appear opportunistic, but as Adam's future wife she would support him in whatever he decided to do. At Society, Nick was worried Victor was overworking himself trying to run Newman Enterprises. Later, Adam arrived and offered to take charge, but Victor simply said he would consider it. In an attempt to get Phyllis to back off, Abby offered to buy her shares of

the Grand Phoenix at three times their worth. Phyllis was suspicious and said she needed to think it over. *Wait to See: Theo informs Mariah about an incriminating photo of Tanner and Tessa.*

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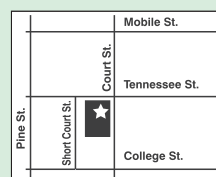
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Medicare Minute

"Medicare Part B"

Before we begin talking about Medicare Part B I would like to clear up something that was in last week's article concerning Medicare Part A. As I stated in the article Part A has a deductible of \$1,408 per benefit period. I also stated that if you paid into Medicare for 40 quarters that Part A was free to you. I was referring to the fact that you would not have to pay a premium to Medicare for Part A, not that it would exclude you from paying the deductible.

Medicare Part B is the part of Medicare that is billed when you receive services as an outpatient by a Medicare approved provider, such as your primary care physician (PCP) or specialist. Although a visit to your doctor is the primary way that you will use Medicare Part B, it also covers many other services. We will discuss the other services in next week's article.

If you are turning 65 in 2020, Medicare Part B will have a premium of \$144.60/mo. Because there is a premium attached to Medicare Part B this coverage is optional. This means you are not required to enroll in Medicare Part B. There are two important things to remember about Part B being optional. First, if you opt out of Part B you will have no coverage under Medicare for your outpatient services. Second, if you decide at a later date to enroll in Part B there can be a late enrollment penalty applied that will last as long as you live and have Part B. There are exceptions to the late enrollment penalty that we will discuss in future articles.

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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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 20th day of February, 2020 at 10:00 AM on Lockerfox.com. Said property is iStorage Florence, 4121 Florence Blvd, Florence, AL, 35634 Lauderdale County.**

Alex Whitesell - 1144 - Horse Tack, Pet Cages, Furniture, Electronics, Miscellaneous Boxes

Hurd, Callie - 116 - Baskets, Clothes, Racks

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 18th Day of February, 2020.

Courier Journal **Mystery Photo of the week!**

WIN A MEAL FOR 2 at Rosie's CANTINA Downtown Florence
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Last week's winner is **Sandra Torres** of Muscle Shoals who correctly guessed "Economy Carpet on Avalon Ave. in Muscle Shoals"

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Notes...

Continued from page 4

11th Annual Coats' Farm Benefit Trail Ride & Auction March 6 & 7. Free admission - donations accepted. All proceeds go to North Alabama Christian Children's Home.

Yard Sale "Under the Tents" Friday, March 6 and Saturday, March 7, 7am until... (No clothes please - will accept good yard sale items.)

Saturday, March 7: Trail Ride begins at 9am. Live Entertainment by the Pioneer Drive Band at 10am. Silent Auction at 10am-12noon (gift cards, hotel stays, oil changes, etc.). Lunch served at 11:15am:

BBO, Hotdogs, Hamburgers, Chicken & Goat Stew, Ham & Beans.

Contact information: Robert Coats, Coats' Farm 256-762-2514; Don Williams 256-366-3357; or HACCH 256-757-4212; Buddy Smith 256-762-2804.

The Florence Kiwanis Club is hosting its 69th Annual Pancake Days event at the Florence-Lauderdale Coliseum on Friday, March 13 from 6am-7pm and Saturday, March 14 from 6am-1pm. Kiwanis is a global organization of volunteers dedicated to changing the world one child and one community at a time. Advance tickets can be purchased for \$8 (\$7 each for 10 or more) and \$5 for children 12 and under. They are available at First Southern Bank on Court Street in Florence, from any Florence Kiwanis Club member or by visiting the website at www.florencekiwanis.com Tickets at the door are \$9 each.

Pesticide License Recertification Classes for Green Industry Professionals take place Thursday, March 12 from 9am-2:30pm at Cross Point Church of Christ in Florence.

Landscape and Urban Forestry Update: Pesticides, Herbicides (ROW/OTPC/OTPS/ FOR) 10 Recertification Points

The cost is \$40, including lunch (\$45 after March 5) Registration: www.florenceal.org Information: 256-760-6400 Information about Agenda and CEUs: fkapp@bellsouth.net Attendance at both events, Thursday and Friday, March 12-13, 2020, \$75 (\$80 after March 5)

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AIDT will be offering Leadership Skills I, II, and III in the coming weeks at the Shoals Center for Business & Economic Development, 20 Hightower Place in Florence

Leadership Skills I -- is the recommended first course for first-line, team leads and/or new supervisors. The class is offered in a 2-day format. There is a comprehensive test given after the class. If passed, the exam offers the credential of "AIDT Certified Leader I". It is designed for employed Alabama citizens currently in leadership positions.

Leadership Skills II -- is a follow-up course to Leadership Skills I, and includes more advanced topics of supervision. The class is offered in a 2-day format. There is a comprehensive test given after the class, and if passed offers the credential of "AIDT Certified Leader II". LEADERSHIP SKILLS I MUST BE COMPLETED PRIOR TO TAKING LEADERSHIP SKILLS II.

Leadership Skills III -- is a one-day course that is a follow-up to Leadership Skills I & II. LEADERSHIP SKILLS II MUST BE COMPLETED PRIOR TO TAKING LEADERSHIP SKILLS III.

Leadership Skills 1 (Two-Day Course) March 3-4 - 8am- 4pm
Leadership Skills 2 (Two-Day Course) April 22-23 - 8am- 4pm
Leadership Skills 3 (One-Day Course) June 24 8am- 4pm

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

For more information regarding the classes go to <http://www.aidt.edu/classes/> Please send an email to christi.graham@seda-shoals.com or call 256-349-5632 to enroll.

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