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Volume 136 Number 28 May 6, 2020

Courier Journal

Serving Northwest Alabama and beyond with direct mail, total market coverage

Courier Journal Perma-Note
550 Cox Creek Parkway

MARTIN'S

MARTIN'S MOTHER'S DAY COUPON

20% off

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Valid May 8-10, 2020. May not be used with any other coupon, offer or discount. Excludes Employees, Shoe Department, Prior Purchases, Gift Cards. Limit one coupon per customer. Other exclusions may apply. Martin's/Wakefield's reserves the right to deny any coupons that are not being used in accordance with company guidelines. **CJ5820**

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

Shoals Shorts

Lower Rates for Utilities

KNOXVILLE—With everything going on these days, some good news for consumers is that we have another record low fuel cost. Beginning with bills on May 1, the total monthly fuel cost for customers served by TVA will be 1.415 cents per kilowatt-hour for residential and business consumers, 1.391 cents per kilowatt-hour for large manufacturing customers, and 1.412 cents per kilowatt-hour for other large customers.

The overall system average wholesale fuel rate for May is approximately 23% lower than the three-year average May fuel cost.

In comparison, the April fuel cost was 1.430 cents, and May 2019 was 1.658 cents. March saw the lowest actual cost for fuel on record since its inception in 2006.

The wholesale rate may not reflect any additional charges from local power companies on the retail level.

More SHORTS... on Page 4

Need Help With Energy Bills?

Community Action may be able to assist

SHOALS—Do you have Small mouths to feed? Are elderly parents in need of medicine? Rents or mortgages to pay? Overdue bill notices?

It's all a crushing burden for many across NW Alabama who've seen jobs and income evaporate in the wake of the COVID-19 outbreak. More people than ever before are

now eligible for income-based assistance programs, but accessing them can be a real challenge for already overwhelmed families.

TVA EnergyRight® has joined with local power companies to increase awareness of a federal program called the Low Income Energy Assistance Program - LIHEAP, and refer families to where they can apply.

See BILLS... on Page 8

Our Census #'s



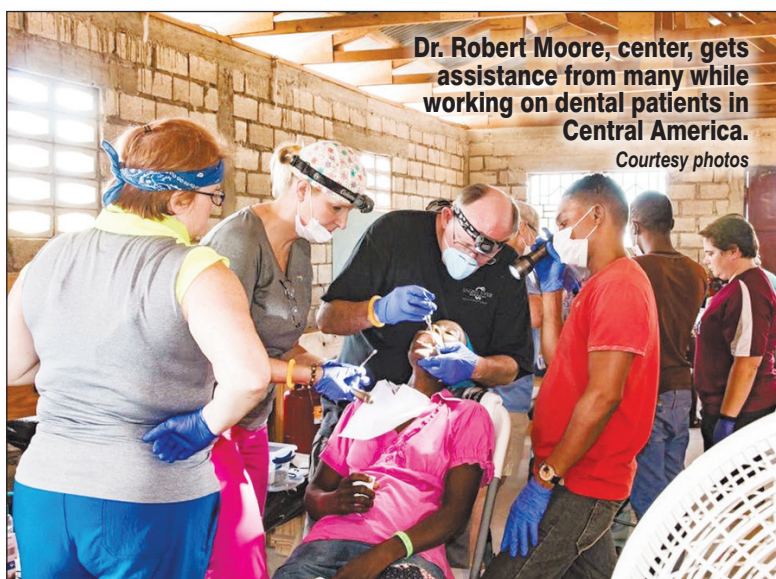
SHOALS- The local Census update for Friday, May 1 shows that Alabama slipped one spot in the national rankings, falling to 29th with a 53.7% reporting figure. That is almost 2% below that national average of 55.6%.

Locally, there were some great improvements and some disappointments last week. Lauderdale, Colbert, and Lawrence counties are still in the top ten for the state rankings. Killen improved by 7.3% as a town and jumped 12 spots to #23 in the state. Tusculumbia was the big mover in Colbert County, moving up 4.4% and 18 spots to #65.

On the other hand, Lexington dropped 20 spots last week to #77, Littleville dropped 24 spots -#104, and Rogersville

See CENSUS... Page 4

2020Census.gov



Dr. Robert Moore, center, gets assistance from many while working on dental patients in Central America. Courtesy photos

SMILES Without Borders

By Audrey Johnson for the Courier Journal

In the jungles of Nicaragua a team floats down the Rio Coco in a dugout canoe. Through oppressive heat and humidity, they ride in the narrow, hollowed-out tree for 18 hours before they can reach the indigenous Miskito people in the country's interior. This might sound like some scene from Indiana Jones, but actually, the hero is Florence dentist, Dr. Robert Moore.

Moore has since completed 27 of these dental missions across Central America since his first mission to South Africa, Moore and the team stayed for 10 days to construct a church and spread the gospel.

"While I was there, I saw the needs people had," Moore said. "They would come up, and they would have cavities, and all these broken-down teeth. I'd see mouths swollen, and

See SMILES... on Page 2

Inside this Issue



Ray Miller Buick-GMC
Oakley Auto Sales
National Advance Auto Sales
Jeff Elledge Auto Sales

- Insurance Insights
- On Your Debt - MY Stimulus Check
- Medicare Minute
- Randall on Real Estate



- Your Letters
- Savvy Senior
- Cat & Kids
- Dave Ramsey
- Soaps
- Hocus

- Empty the Shelters
- Ask the Attorney
- Adopt-A-Friend
- SIGNS of the PAST



Online Only:

- Pet Talk
- Mystery Photo
- Web Poll
- Outdoors



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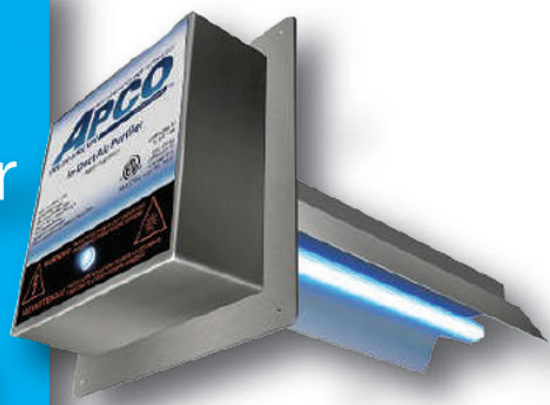
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Smiles...

Continued from Page 1

I couldn't do anything." During this particular mission, Moore left his excavators and forceps behind, but he felt called to use his dental skills to help those in need, just like a local dentist had inspired him.

After graduating from Sheffield High School, Moore studied engineering at Auburn University. During his co-op in Florence, he rented from a dentist who encouraged him to join the profession. After Auburn, Moore graduated from dental school at the University of Alabama Birmingham.

"I knew the Lord wanted me to come back to the mission field through dental," Moore said. "Because that's what I can do to help people."

Moore has traveled across Central America on his missions. He has worked in Guatemala, Costa Rica, Haiti, and Nicaragua. Most recently, he added the Dominican

Housing like this is not unusual in many Central American towns



Patricia Moore with some of the local children

Republic to his list.

"[In the Dominican Republic], we actually were in a clinic where we could actually do a lot of work on folks who needed it," Moore said. "The people there in Santa Domingo themselves, they were just excited that there was someone that was doing stuff for them."

Since the free clinic was located in an urban center, the dentists had electricity and used modern equipment like in the United States.

"That was totally opposite of the type clinics that I usually go to," Moore said. "Totally opposite."

Most of Moore's missions take place in rural environments with limited or no power. Patients sit in straight-backed chairs, or sometimes even tree stumps while volunteer assistants hold their heads back. The dentists carry all their equipment with them and use headlamps to see in patients' mouths.

"You can only see what you can see," Moore said. "It's really a challenge doing dentistry without x-rays or the benefits of

having power."

The team sleeps in sleeping bags on the ground covered by mosquito nets and begin treatments at 7am. They work for twelve hours with few breaks in 100-degree temperatures.

"There's no sitting around on trips like this," Moore said. "These are work trips. I usually come back exhausted, but it's such a thrill to go."

His teams have seen as many as 3,000 to 3,500 people over a week's time. Some patients walk for days to get to the clinic and sleep on the ground until they're seen.

"You kind have to see it to believe it," Moore said.

Twenty-five people make up an average-sized team, but Moore has been a part of missions with 75 to 100 people.

"Folks that go are not just dental people," Moore said. "There are everyday folks, too."

The volunteers encompass every profession, including retirees. Moore has worked with volunteers'

An older patient waiting his turn in the chair



A brisk canoe ride in a hollowed-out tree



H T General Merchandise

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OLD TOWNSLEY LOCATION • 256-764-9179

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Ad Valid: May 6-12, 2020 **Fresh Meat Market**

HOURS: M-F 6-10;
Sat. 7-10; Sun. 8-10

T-Bone Steak

\$4.99 Lb.

Ribeye Steak

\$6.99 Lb.

Filet Mignon

\$7.49 Lb.

Spare Ribs

\$1.59 Lb.

Country Style Ribs

\$1.39 Lb.

Chicken Leg Quarters

\$3.99 10 Lb. Bag

Fresh Chicken Tenders

\$1.59 Lb.

Whole Wings or Drumettes

\$1.79 Lb.

Chicken Drumsticks

79¢ Lb.

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Mission...

Continued from Page 2

as young as 14 and as old as 91.
"If you can hand out

water in a line, you're just as important as anyone else on the team," Moore said.

Moore's wife, Patricia has joined the last few missions.

"I had asked her twenty-

four times, 'do you want to go with me?' 'Nah, you know I don't do that.' Then one time she went, Moore said. "And now she has the bug."

Upon returning from the trips, Moore goes back

to work with his Florence patients at Singing River Dentistry. In a few months, he'll celebrate 42 years in the profession, and hopefully, be planning another mission.

"They're all great trips," Moore said. "And they're great trips because you're doing what the Lord has led you to do."

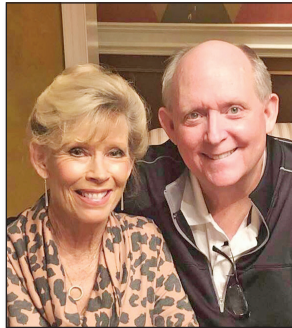


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Patricia and Dr. Robert Moore back at home



GET IN GEAR!

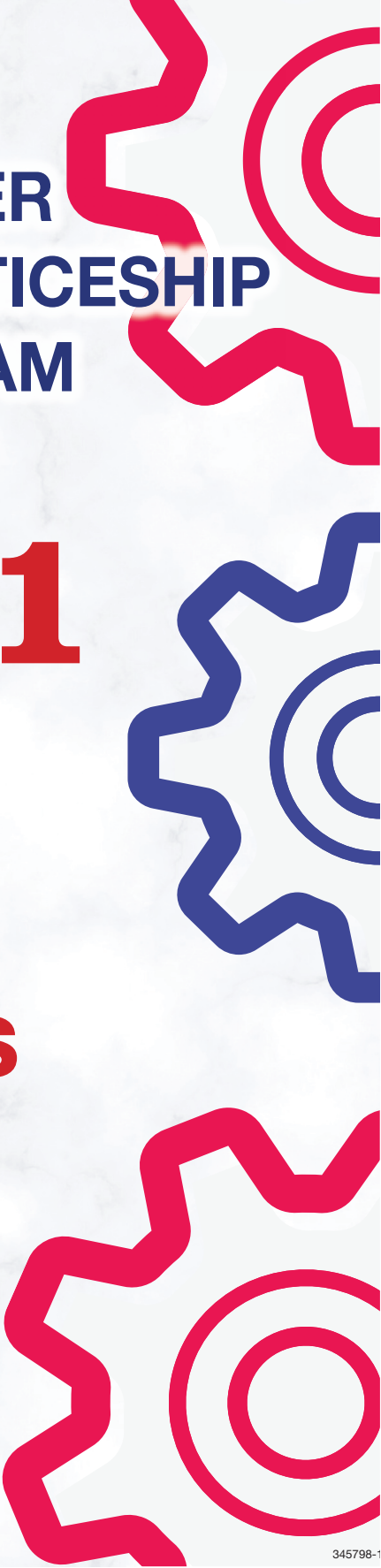
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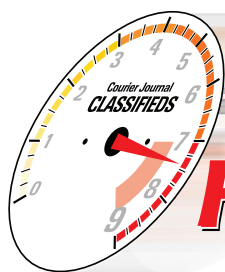
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As an added bonus for our advertisers, all classified ads placed in the Courier Journal are also online at TNValleyStuff.com. This provides even greater impact than the 72,000 home circulation which the Courier Journal reaches every week.

Attract the most attention and sell your items red line fast when you choose to Red Line your Classified Ad. THE FIRST LINE OF YOUR AD APPEARS IN RED CAPS, catching the eye of your buyer faster than any other classified advertising in the Shoals Area!

• **Private Party Rate** 3 LINES for 1 item Prepay - No REAL ESTATE, FIREWOOD, or TICKETS. Each additional line - \$1.50 - CASH DISCOUNT - 4 Weeks/3 LINES for 1 item \$13.50 - Each additional line - \$5.00 no credits.....

\$4⁵⁰ Week

• **Commercial Rate** 4 LINES Prepay - applies to all REAL ESTATE and anyone engaged in sale of goods/services on a recurring basis or for profit, licensed or not. 1 vehicle per ad. Each additional line - \$1.50 CASH DISCOUNT - 6 Weeks/4 lines \$35.00. Each additional line - \$7.50.....

\$7⁰⁰ Week

• **Yard Sales** 5 LINES Prepay Each additional line - \$1.50 YARD SALES - An exclusive listing of the area's better sales prominently placed

\$11⁰⁰ Week

• **Employment** 5 LINES Prepay Each additional line - \$2.25 EMPLOYMENT - Looking for employment or Businesses looking for employees

\$12⁵⁰ Week

• **Private Party Auto Rate** Up to 8 LINES for 4 weeks. Prepay Each additional line - \$2.00.....

\$15⁰⁰ Week

*one line is approx. 30 characters

Form with fields for Name, Address, City, State, Phone

Form with fields for Name, Address, City, State, Phone

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

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

MAILING ADDRESS: Courier Journal, 219 W. Tennessee St., Florence, AL 35630

Please Print Ad Clearly. NOT RESPONSIBLE for illegible handwriting

Questions? Call our office at 256-764-4268.

ADVANCE PAYMENT IS REQUIRED in cash, check or Credit/Debit Card.

Phone-in Ads MUST be Charged to Credit/Debit Card! NO EXCEPTIONS! NO REFUNDS!

DEADLINE: Friday 5pm

Shorts...

Continued from Page 1

Late Fees to Resume 5/26

FLORENCE—Florence Utilities customers must bring past due accounts up-to-date or call the Collection Department at 256-760-6525 to make payment arrangements immediately. Late fees and disconnections will resume on Tuesday, May 26. The City Hall lobby is currently closed, but bills may be paid through the drive-thru, dropbox (Short Court St./Side entrance), or online at <https://ebiz.florenceutilities.com/>.

For any questions or help, call 256-760-6300.

labs in the Anderson College of Nursing and Health Professions in order to help students learn and provide reports to each other and attending physicians. The technology could also be used for tele-health purposes.

"We have this wonderful technology that's in place. If we can use it to help save a life or intervene early enough on a condition, we can prepare the students to be as prepared as possible for their careers in the field," said Brewer. "If we can use this and provide reports on changing conditions for the patients, we've done our jobs. And it's made the hospital a safer and better place."

Brewer One of 30 Selected

FLORENCE—Dr. Will Brewer is an Associate Professor of Nursing at the University of North Alabama. He has been selected as one of the 30 nursing faculty from across the United States to participate in the 2020 American Association of Colleges of Nursing-Apple Digital Innovation Bootcamp: From Content to Action, which is tentatively scheduled to take place July 13-16 in Austin, Texas, pending developments with the COVID-19 crisis.

Brewer was selected for the Boot camp as a result of his proposal involving iPads. The iPads could be employed in simulation

Celebration Rescheduled

FLORENCE—Big Lots last week announced that it is rescheduling its new Florence Grand Opening celebration to a date later this summer. It had previously announced the celebration in late May at 340 Seville St in Florence. However, the reopening has been postponed out of safety concerns for customers, employees and local dignitaries.

Details of the celebration are still being finalized to a date when all appropriate public safety guidelines can more easily be observed.

The store remains open, maintaining safety and social distancing protocol.

Online

ONLINE – at our Website...

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

Phone

PHONE – 8AM-5PM Mon-Fri

Charge to Credit/Debit Card by calling 256-764-4268

Fax

FAX – 24 HRS - Charge to Credit / Debit Card by faxing an ad to 256-760-9618. Include exp. date. List how many weeks the ad is to run.

Mail

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

Office

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



Personnel

EDITOR & PUBLISHER
Thomas V. Magazzu

ADVERTISING EXECUTIVES
Sadonna B. Magazzu
Judy Cox
Gregg Scott
Heather Ridinger
Toyce Dixon

GRAPHIC COORDINATORS
Russell Roden
Andrea L. Gray
Gwyn Jones

OFFICE STAFF/CLASSIFIED
Janie Brasfield

CIRCULATION
Steve Pope

OFFICE HOURS:

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

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219 W. Tennessee St.

Florence, AL 35630
256-764-4268
Fax: 256-760-9618

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:
editor@courierjournal.net

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.

Census...

Continued from Page 1

dropped 24,-#159. WE CAN DO BETTER. Totals for the week are below **WEEK ENDING MAY 1 GRAY - below Alabama avg.**

COLBERT COUNTY
#34 Muscle Shoals 66.3%
#65 Tuscumbia 60.5%
#104 Littleville 57.4%
#177 Sheffield 52.8%
#208 Cherokee 50.6%
#394 Leighton 33.9%
LAUDERDALE COUNTY
#22 St. Florian 69.2%
#23 Killen 69.0%
#77 Lexington 59.9%
#116 Florence 56.0%
#159 Rogersville 53.7%
#231 Anderson 49.0%
#409 Waterloo 29.6%

COUNTY RANKINGS:
#7 Lauderdale - 58.4% +3.0%
#8 Colbert - 58.3% +3.3%
#10 Lawrence - 56.6% +1.1%
#18 Limestone - 53.4% +3.9%
#26 Marion - 51.1% +1.1%
#27 Franklin - 50.8% +1.5%
#49 Winston - 44.8% +1.9%



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- 1) Uncontested Divorce (No Children)..... \$150.00*
- 2) Uncontested Divorce (w/Children, Standard Visitation, Child Support)..... \$250.00*
- 3) Chapter 7 Bankruptcy..... \$500.00*
- 4) Durable Power of Attorney..... \$ 50.00
- 5) Simple Will..... \$100.00
- 6) Living Will..... \$ 50.00
- 7) Name Change (Adults only)..... \$125.00
- 8) Limited Liability Corporations..... \$600.00
- 9) Family Estate Packages (Includes 2 Simple Wills, 2 POAs & 2 Living Wills)..... \$350.00
- 10) Social Security Disability..... 25%

256-335-6500

2210 HELTON DRIVE, FLORENCE, AL

EXCLUDING FILING FEE*

MOST DOCUMENTS AVAILABLE WITHIN 24 HOURS.

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.



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

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

All properly submitted Community Notes which are dated will be posted weekly at www.courierjournal.net. We do our best, however, there is no guarantee that this free information will be published in the paper. Visit our website for a complete list of community notes. If your item MUST appear in the paper a certain week, we suggest you also place a paid ad by calling 256-764-4268. That way it will be in at least one area of the paper. When your community note is published, your event will have coverage in two different locations.

Scam Alert! Florence Utilities received reports of a scam last week. Someone pretending to be with the Florence Utilities may ask for payment through PayPal or bank account information and threaten to cut off service for non-payment. Florence Utilities says it DOES NOT call customers to ask for payment information and WILL NOT come to your house to evaluate an account. If you have any concerns about your utility account, please call Customer Service at 256-760-6512. If you are ever in question about a scam call or someone at your door, call your local Police Department or 911.

Monthly lunch at Cloverdale Community Center is cancelled for April and May. We will resume as soon as possible. Everyone please safe.

The Shoals Writers will plan to resume meeting on May 16, unless otherwise noted.

Due to the continuing developments related to the coronavirus and with the health of our inductees, honorees, staff and general public our top priority, the Alabama Sports Hall of Fame has rescheduled its 52nd Annual Induction Banquet & Ceremony for August 1, 2020 at the Sheraton Birmingham Hotel.

As opposed to the previously rescheduled date, August 1 will allow more time for all parties involved to be better prepared for the event.

For more information regarding the ASHOF or the upcoming Induction Ceremony, please visit our website at www.ashof.org or call 205-323-6665.

Shoals Master Gardeners Annual Plant Sale! Thursday, May 14 from 8am - 7pm and Friday, May 15 from 8am - 5pm, Florence-Lauderdale Farmers' Market 451 Fairground Road in Florence.

Perennials, annuals, trees, shrubs, bulbs, herbs, fruit & vegetable plants; gardening hand-tools sharpened onsite; and more. Come Join Us!!

The 16th Annual Swampers 5K and 1 mile walk/run has been postponed until Saturday, August 1. (Previously scheduled for Saturday, April 25) This race is sponsored by Shoals Civic League and is the largest event of its kind in the Shoals area with over 800 applicants last year. The August race will follow all guidelines as in the past years, with packet pickup and finish line at Muscle Shoals Middle School. To register for the race at reduced rates, go to swampers5k.com

Stop Violence - Safeplace Shelters Are Open for victims of domestic violence during COVID-19. Call our 24/7 helpline: 1-800-550-9215.

We are not just a shelter! Other available services for qualifying clients include: goal planning, legal services, safety planning, and more.

See NOTES... page 26

FOUND BORDER COLLIE MIX, large dog, found in Cloverdale/ near TN line. Call 256-766-5766.

KITTENS, FREE TO GOOD HOME, 7 weeks old, indoor pets only, litter trained, 256-810-3478

SMALL CHEST FREEZER, COLD, good condition, \$60. Cash/Carry 256-350-4304. Trinity

1936 LANTON ANTIQUE LAMP \$150; China cabinet, red cherry \$150, Call 256-387-3714, Decatur.

TUSCUMBIA: 807 E. 2ND St. Sat. 8 a.m. - 2 p.m., May 16, 2020. Moving/Yard Sale. Social distancing advised. Clothes, dishes, cookware, picture frames, miscellaneous. Rain or shine.

BUYING BROKEN WASHERS AND Dryers. No Front Loads, 256-275-7699.

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I BUY CAMPERS, TRAILERS & MOTOR HOMES All Types. Ready to go, or if they need work. for **\$\$ FAST \$\$ CASH \$\$** Call Lawrence 931-242-3135 (local number)

WURLITZER SPINET PIANO/ BENCH, \$110. Burgundy couch, \$65. Lamps, \$80. 256-444-5632.

WE CLEAN HOUSES: Cleaning, Pressure Washing, Lawn care. Call for free estimates, mention this ad for 10% off. 256-398-0862

2 SMALL LAMPS, EXCELLENT condition. 1 red/bronze, 1 bronze, \$35/both. 256-566-0578.

ROOFING - LEAKS REPAIRED, chimneys flashed, valley repair. All work guaranteed. Free estimates. 256-383-3218

FREEDOM LAWN CARE: WE provide lawn mowing services & landscape cleanups, call 938-222-1757 now for a free estimate!

BMW: 230-I, 2017 \$15,900. 21,500 miles, 8-speed automatic with paddle shift, excellent condition, 256-767-2015, Florence, AL.

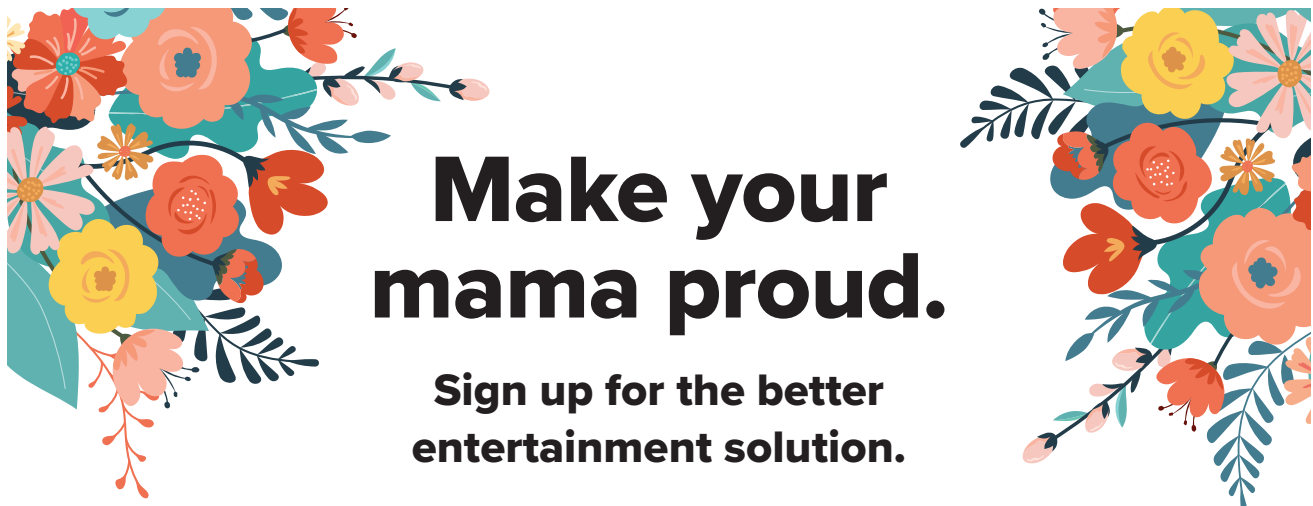
TOYOTA: HIGHLANDER LIMITED, 2010 \$11,675. Front Wheel Drive, Silver with leather, ALL options -DVD, clean title, 3rd row, NEW MICHELINS, 166K miles. 256-762-7138.

VACUUM CLEANER REPAIR, MOST makes & models. Free estimates. Ken's Sewing & Vacuum Center, 256-381-0161.

DECKS AND FENCES- FREE estimates. Call me at 256-856-4662. References available.

STANDARD BASKETBALL GOAL, GOOD condition, stand-alone with base, \$70. 256-974-6735.

SHIH-TZU, 7 WKS., \$300. Shots and Dewormed. 256-612-1502.



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NO walk-ins allowed at this time

Bills...

Continued from Page 1

LIHEAP has operated since 1980 to help eligible households pay their home energy bills. But as

part of the recently passed COVID-19 federal stimulus package, it has received an additional \$900 million cash infusion for all states. LIHEAP may prioritize applicants based on need and income, as well as households with

vulnerable populations, including the elderly, disabled and families with young children. In Colbert and Lauderdale, contact Community Action Agency of Northwest Alabama at 256-383-3832 to confirm

your eligibility and apply for LIHEAP assistance. 505 N. Columbia Avenue, Sheffield or 745 Thompson St, Florence
www.caanw.org
 In order to qualify for this benefit program, you must:

- Be a resident of the state of Alabama
- Need financial assistance for home energy costs; and
- Have an annual household income (before taxes) that is less than or equal to the following

Household size -	Max Income Level (150% FPG)
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2	\$25,365
3	\$31,995
4	\$38,625
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6	\$51,885



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Anyone who is on Medicare has the option of signing up for prescription drug coverage. This is also known as Medicare Part D. Some people with limited income and resources may be able to get "Extra Help" with the costs related to their Medicare prescription drug plan. This includes help with monthly premiums, annual deductibles and prescription co-payments.

To qualify for "Extra Help" your annual income must not exceed \$19,140 for an individual or \$25,860 for a married couple living together. Some of the things that count as income are: Social Security benefits, Railroad Retirement benefits, Veterans benefits, pensions or annuities and any wages you are earning from a job or self-employment.

You also must not exceed the resource limit to qualify for "Extra Help". Resources would include: bank accounts (including checking, savings and CDs), stocks, bonds, mutual funds, IRAs or any other investments. Cash and any real estate other than your home also counts. The amount of your resources must not exceed \$14,610 for an individual or \$29,160 for a married couple. The amounts listed for both the income and resource limits are for 2020.

Social Security has estimated that "Extra Help" is worth about \$4,900 per year for those who qualify. We meet with many people each year who qualify for this benefit and don't even know it. To find out if you qualify for "Extra Help" you can call or visit your local Social Security office, apply online at www.socialsecurity.gov or you can call or visit our office and we'll be glad to help. Regardless of the way you choose to apply, you will need your income and resource information available.

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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NEW LIFE IN CHRIST

No matter who you are or where you are in life, you can be assured that God loves you and has a purpose for your life.

Because of sin (falling short of God's righteous standard), we are separated from God and are spiritually dead (Romans 3:23). However, because God loves us, He provided a way for us to connect with Him by sending His Son, Jesus, who never sinned, to die in our place as payment for our sin. John 3:16 says, "God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life."

To begin a personal relationship with God, agree with Him about your sin and your need for forgiveness. If you are ready to make this choice, as an affirmation of your belief, you may wish to pray a prayer like this one: *Dear God, I understand I am a sinner, but I believe Jesus died for my sins, and I now accept His gift of eternal life. Thank You for forgiving my sins. Thank You for my new life. From this day on, I choose to follow You and Your will for my life.*

If you choose to begin a personal relationship with God through His Son, Jesus, please share this with the person of church that gave you this. To learn more, visit sbc.net/knowjesus.

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Commentary

About Saving Lives or Socialist Utopia

The aftermath of the COVID-19 Pandemic will contain accusations, recriminations, conflicting information, and a lot of 20/20 hindsight. The Trump-hating media is still at it, and the President gives them all the ammunition they need to chop him up. His pontificating at these press Covid-19 briefings finally got the best of him when his deviation conflated two existing medical treatments, external disinfectants and the possible injection of UV light to kill coronavirus.

Unfortunately, he questioned the possibilities aloud, "I see the disinfectant, where it knocks it out in a minute," said Trump, "And is there a way we can do something like that, by injection inside or almost a cleaning?"

I too have often wondered why after all these years and all the amazing advances, we have not been able to capture the properties of bleach, disinfectant, alcohol, peroxide, etc, to clean the blood of all sorts of maladies - like cancer and AIDS.

However, Trump's presser was not the place for him to glance over to his medical team with that wonderment - Especially

See **LYSOL.. on Page 18**

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

In A Few Words



TOM MAGAZZU
Editor

Courier Journal

THIS WEEK

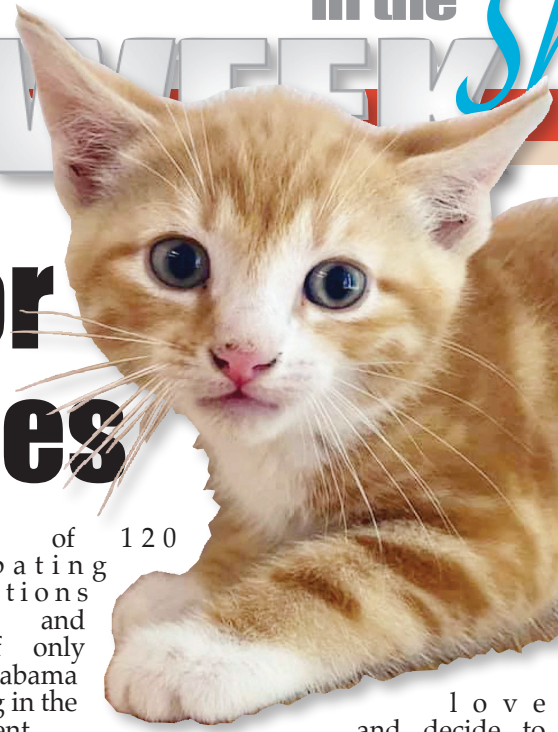
in the

Shoals

May 6, 2020

Happening
THIS WEEK

Looking for Good Homes



Florence Participates in NATIONAL EMPTY THE SHELTERS Adoption Special May 9-17

FLORENCE- If there's a silver lining in the wake of the pandemic, it's the increase in adoptions and foster families stepping up to take a pet into their home at a time when its needed the most. After successfully finding forever homes for 3,325 pets in the past month, BISSELL Pet Foundation is aiming to Empty the Shelters across the country, by appointment only from May 9-17.

Florence Lauderdale Animal Services

is one of 120 participating organizations nationally, and is one of only two in Alabama participating in the nine-day event.

Each pet may be adopted for \$25 and BPF will sponsor the remainder of the adoption fee. Plus, for one week following this Empty the Shelters promotion, BPF will also cover the same cost for new foster families who fall in

love and decide to adopt their pets. All adoptions will be facilitated by appointment only to adhere to social distancing guidelines.

Adoption saves two lives - the pet that is adopted, and the one that takes their place in the shelter.

Shelters are struggling with decreased foot traffic and fewer available staff and volunteers to care for their animals. As vulnerable populations become

See **ADOPT... on Pg 20**



THE CLUB (FLORENCE SENIOR CENTER) HAS TEMPORARILY suspended all activities at The Club. The nutrition program IS, however, providing meals for their homebound clients as well as those that normally eat lunch at The Club. For those that normally eat at The Club they can call each day, Monday-Friday, between 8-10am to let us know they will be driving by to pick up a prepared meal under the front porch without entering the building. There is a limited number of lunches for each day. Prepared meals will be ready to be picked up between the hours of 10-11am Monday-Friday. Please call 256-760-6668 or 256-760-6420 for more information or to let us know if you will be picking up your meal. These meals are for those that regularly attend lunch at The Club.

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YOUR Letters

Your Courier Journal welcomes tastefully presented letters to be published as space allows. Letters may refer to timely matters of local, state, or national interest or any topic of concern or interest. **Letters must include name, address and phone number for verification.** (Only name and town will be published.)

Letters subject to editing. Please limit letters to 400 words. All letters become the property of the Courier Journal and may not necessarily reflect opinions of the Courier Journal staff, its advertisers, or a majority of readers. Please submit typed or neatly written letters to:

by Mail or in our mail slot
Editor-Courier Journal
219 W. Tennessee St., Florence, AL 35630
• e-mail: editor@courierjournal.net
• FAX- 256-760-9618

Count Your Blessings

Editor:

I woke up old and all alone
Feeling sorry for myself.
And then I turned on my TV
And realized I am blessed.

People in the nursing homes
Cannot leave their rooms.
Loved ones can no longer visit
All they know is gloom.

I am 85 with a loving family
I have food upon my table
If I want to go out and walk
Thanks to God I am still able.

People in New York City
Are not allowed to go outside
The city once was a place of happiness
Is now about the people who have died.

And I looked at the Foodbank lines
Cars as far as you can see

*Have we learned anything from this?
Should we learn something from this?*



I know but for the grace of God
In that line could be me.

They sit in the line for hours
Their family needs food no doubt
When they finally get to end of the line
Supplies have just ran out.

We are not to hug our loved ones
Very dangerous we are told
We have other ways to show our love
And still protect the sick and old.

Your family knows you love them
And they are forever in your heart
Show them how much you really care
By distancing 6 feet apart.

Small sacrifices seem a bit tedious
Only God knows what lies ahead

Alabama could be like New York
If the virus continues to spread.

Some people get very sick
While others may never know
They can be infecting people
Symptoms they never know.

Alabama continues to distance
And let's do our very best
So we'll never hear the word "Positive"
If we take the Covid-19 test.

Barbara Casteel
Florence

See **LETTERS...on Page 16**

Insurance Insights

State Farm Response to COVID-19 Coronavirus

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- Don't see your bill? That may be because you have additional time to pay in response to COVID-19. Contact your State Farm agent for details.
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- If you are new to viewing your policies or accounts online, go to [Create Account](#) on statefarm.com.
- Need to file a claim? Start online.
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ASK THE ATTORNEY

DRAM SHOP ACT



Thomas McCutcheon

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

A few years ago, Joel and I had a case where some teenagers from Russellville found out that a bar in Birmingham would serve alcohol to underage minors. The bar was popular among the young crowd. These four young people, all 17 and 18 years old, went to the bar, drank, and danced until about 2:00 a.m. By all accounts, they had fun, until they reached their exit in Cullman where the driver rolled the vehicle three times. This resulted in broken bones and stitches. It was ugly, and it was unnecessary.

The state of Alabama has a Dram Shop Act that can be used to hold an individual or business responsible for giving, selling, or otherwise disposing of alcoholic beverages, contrary to the provisions of law, for all damages plus punitive damages. Most often this is seen when a person in a bar is over-served and has a wreck. What that means is that if a bar owner or their employee serves any person alcohol after that person already appears to be intoxicated, it is a violation of the law. Also, as in our case, the Dram Shop Act holds a bar owner liable for injuries sustained both by the minor and other people injured as a result of serving the minor alcohol. We tried the case in Cullman and did not get as good of a result as we had hoped.

Alabama has long held that one cannot recover for negligence in the dispensing of alcohol. What this means is that people who have private parties aren't responsible if someone gets drunk and has a wreck; however, a bar would be if the person had been over-served because bars are regulated by law.

There is a gray area when a minor is served alcohol in a home. In 1994, Alabama enacted a law making it illegal to host an "open house party" where alcohol is consumed by a minor. It is certainly a crime to serve alcohol to a minor at a house party. Whether or not that gives rise to a lawsuit is unclear. My professional opinion is that for almost any wrong there is a remedy. I would think that if you allowed a child to get drunk at your house, you would be responsible for that child and anyone that child harmed. However, I have not seen a case that has decided that issue specifically.

Buckle up, drive safely, wash your hands, and as always, your referrals are appreciated!



Please send the questions to: "Ask the Attorney," P. O. Box 38, Florence, Alabama 35631 or visit our website at: www.mhatty.com


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

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We are featuring a few select ad items for this week. **We will have many more in-store promotions** to go along with the ad. Unfortunately, some of these items may still be limited and therefore **we will not be able to issue any rain checks on items that may end up out of stock.**

Again, we thank each of you for your continued support.

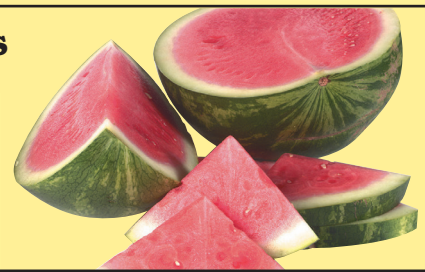
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ON YOUR DEBT

When Will I Get My Stimulus Check – And Will I Get To Keep It?



B. Grant McNutt
Managing Attorney

The COVID-19 crisis has turned everyone's lives upside down. Businesses are shuttering, employees are finding themselves furloughed, and LATE RENT notices are starting to pile up. With all this stress and uncertainty, our representatives both Republican and Democrat have been working together on solutions to try and curb the economic impact of this pandemic.

Bipartisan legislation (called the CARES Act) signed into law by President Trump will provide \$1,200 payments to adults with annual incomes up to \$75,000, plus another \$500 for each child. The total amount of your stimulus check will be based on your adjusted gross income (AGI) from your 2019 federal tax filing or – if you haven't filed this year – your 2018 filing.

But, what if you don't receive traditional income and weren't required to file your taxes in the first place? Don't worry. The IRS has already announced that recipients of Social Security who aren't normally required to file taxes returns will not need to do so in order to receive a payment.

Instead, the IRS will rely on information used on Form SSA-1099 for Social Security beneficiaries who did not file tax returns in 2018 or 2019. In addition, recipients of Supplemental Security Income will automatically receive the full \$1,200, with no action needed. These payments will go out by early May.

When Will I Receive My Check?

Which brings us to our next question: when will these payments roll out? The money will appear automatically in your bank account if the IRS has your account information on file from previous years' tax returns. If the IRS does not already have your account information, you can submit your information on their website, www.irs.gov. A link is clearly on their main page and easy to find called "Non-Filers: Enter Payment Info Here". You can just click on the link and follow the directions.

The money should arrive sometime during the month of April via direct deposit. Some citizens have already received their payments. Mailed checks will inevitably take longer, but the IRS has already set up a useful tool again easy to find on their website's main page with a link called "Get My Payment".

However, a word of warning: if someone contacts you about the status of your stimulus check requesting information, you absolutely should not answer – there are a ton of online scammers taking advantage of this crisis. You do not have to sign up to receive a stimulus check. The process is automatic for any American who qualifies. If someone is contacting you requesting information, it is 100% a scam.

Stimulus Checks & Bankruptcy

There has been a big question for people who are considering filing bankruptcy or have already filed: is the money you received via the stimulus check count as property of the bankruptcy estate?

While the CARES Act protects stimulus payments from certain offsets to collect debts owed to federal and state governments, it is silent on whether or not private creditors can seize the checks from bank accounts to satisfy outstanding court judgments.

However, the United States Trustee expects that it is very unlikely that any trustee would administer the payment after considering all the important factors, including the modest amount of the payment and the applicability of state and federal exemptions.

And while there are advocacy efforts set on changing the federal law or the way Treasury treats these payments, as of this writing, these efforts are very much still ongoing.

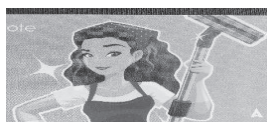
Stimulus Checks Questions That Remain

In short: there are no hard rules either way, but right now, it looks like you'll be able to keep the check and apply it to rent, groceries and/or anything else that might crop up in the next few weeks to months. Note that this only applies to people who have already filed for bankruptcy – if you aren't protected by the automatic stay, then you may still be subject to garnishment.

Another big question is whether or not this is the only stimulus check Americans will receive. President Trump and members of Congress have already stated that a one-time payment of \$1,200 is not enough money for many Americans who have lost their job or faced financial hardship. But finding long-term solutions looks distant, as Congress has had difficulty adjourning during the pandemic.

As this story develops, we are encouraging readers and clients alike to keep an eye on the news so you can stay up to date on what new measures are being put in place and what you need to know.

And if you're struggling with financial issues either from the pandemic or from other sources, please give us a call schedule 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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Letters...

Continued from Page 10

Resting on the Sabbath

Editor,

I read the letter "A Time for Thought" by Mr. Floyd Jones, dated 04/22/20. God does not have a Sabbath rest from worship services. Two or three worshipping at home, God is with you.

He states, "When you are allowed to resume the Lord's Day morning assembly remember...Christ only, Sovereign above all."

Which day is the Lord's Day? Gen. 2:2-3: God blessed the seventh day and made it holy. Note: there were no Jews at creation. Ecc. 12:13: Fear God and keep His commandments,

for this is the duty of "all mankind."

Ex. 16:21: The Israelites gathered bread six days, on the seventh day, the Sabbath a day of Sabbath rest, "a holy Sabbath to the Lord", there was no bread. Ex. 20:8-11: Remember the Sabbath day by keeping it holy. But the seventh day is a "sabbath to the Lord your God."

Isa. 58:13: If you keep your feet from breaking the Sabbath and from doing as you please on "my Holy day," if you call the Sabbath a delight and the "Lord's Day" honorable.

Matt. 12:18, Mark 2:27-28, Luke 6:5...The Sabbath was made for "man", not man for the Sabbath. So "the Son of Man is Lord even of the Sabbath."

Heb. 4:9-10: There remains, then, a Sabbath rest for the "people of God." For anyone who enters the rest also rest from their works. Just as God did from His.

Rev. 1:10: On the Lord's Day John was in the Spirit. (Jesus Lord of the Sabbath day, the Sabbath, the Lord's Day. Then John was in the Spirit on the Sabbath, the seventh day.)

Isa. 66:22-23: The Sabbath will be kept on the new earth.

Rom. 3:31: Do we then nullify the law by this faith? Not at all! Rather, we uphold the law.


Like you, Mr. Jones, I will be glad to get to go back to church, and worship God on the Sabbath, the Lord's Day.

Buddy Mauldin
 Muscle Shoals


See LETTERS... Page 21

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Where's My Umbrella?

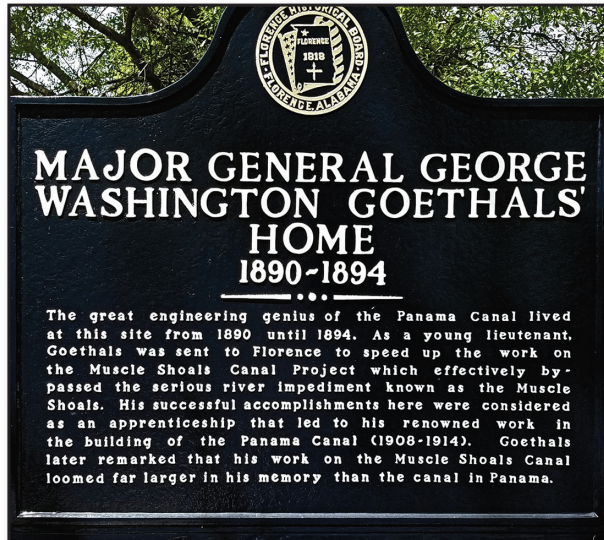
Have you ever asked this question? As long as we have weather we will need umbrellas. Most carry this protective cover during bouts of rain. On a smaller scale, umbrellas have and are used as shades from the sun's battering rays. But the question "Where's my umbrella?" demonstrates the importance of this accessory. There is an evident parallel between umbrellas and Good Samaritan Hospice. That parallel is this: both provide superb coverings. Umbrellas hover over us during periods of rain, allowing us to remain dry. Shifting from curative care, Good Samaritan Hospice covers patients with loving nursing care, encouragement, friendship and counsel. Friend, you don't have to face the storm of a terminal illness alone! Where's YOUR umbrella? It's at 887 Cox Creek Parkway, Florence, Alabama. Good Samaritan Hospice, the "umbrella" for your storm.

-Howell Bigham, 256-702-7500

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SIGNS OF THE PAST



MAJOR GENERAL GEORGE WASHINGTON GOETHALS' HOME
 1890-1894

The great engineering genius of the Panama Canal lived at this site from 1890 until 1894. As a young lieutenant, Goethals was sent to Florence to speed up the work on the Muscle Shoals Canal Project which effectively bypassed the serious river impediment known as the Muscle Shoals. His successful accomplishments here were considered as an apprenticeship that led to his renowned work in the building of the Panama Canal (1908-1914). Goethals later remarked that his work on the Muscle Shoals Canal loomed far larger in his memory than the canal in Panama.

Location: 629 North Wood Ave, Florence, AL
 34.8077°N, 87.6774°W

This marker was recently redone since the dates on the old sign were in error. The General was in Florence no more than 4 years. Goethals' work on the Riverton Lock on the Tennessee River, in the late 1890s, prepared him for his major achievement as Chief Engineer of the Panama Canal, 1907-1917. The house is currently being renovated.

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



Cat & Kids

by Cathy Turner

Forever Family

Hey y'all we had a pandemic wedding! A pandemic wedding is supposed to mean no guests, no decorations, no caterers, no music and no grand celebrations, but our son's wedding was lacking none of these. It was a blast! It was beautiful, and it abounded in love, laughter, and life.

Our son, Garrett, is a performer who lives in NYC. As soon as his stage went black on March 12th, he and his fiancée, Bonita, hopped a plane and came home to Alabama. They had originally set an August wedding date, but for a variety of reasons, three weeks into their stay with us they announced that they were going to cancel their August wedding and get married here on April 25th. They just wanted to get married! Normal was out and now was in - three weeks to go!

We created their new normal - a family forever. She sent for her already purchased wedding gown - a body-wrapped, sleeveless dress with chiffon flowing full from the legs downward. She ordered a veil and sparkly silver 4 inch heels! My sisters and I bought my son a mighty fine, Lazio, small-checked, blue 3-pieced suit from Suitsupply.com. Garrett's two siblings attended. Our son-in-law officiated. Ruby, our granddaughter, was the wandering flower girl. We all dressed in blue, white and champagne from our closets. We were pretty and we came down the aisle to Al Green's "God Blessed Our Love." We each waved at the people who were watching on Zoom. We felt them. The bride came in to "Why I Love You" by Major. The ceremony was funny and sweet. She vowed to never make him like cheese or Frank's Hot Sauce. He said, "I am quickened by your love/ And I believe in our love/ It is God-breathed."

I made the wedding cakes, red velvet, of course. One with nuts. One without. During the ceremony, they stood before an arbor with two sprays

from Kaleidoscope. These flowers were centerpieces for the cake table and the sit-down dinner table that I dressed with gold rimmed china and gold stemmed glasses. It was pretty too. My church sister-friends dropped off the meal. Delish. Blessed. And after there was toasting, cake-cutting and a playlist for dancing. The nine of us had the most wonderful time - first dance, mother-son dance to Boyz II Men's "Mama", line dancing, Soul Train line - free from it all, full of love and delight. There was a tribute to Bonita's father, who she lost a week before she came to us. "My Girl" by the Temptations. Sobs...our son. Hug him - hug her. Group hug. Spontaneous family dance surrounding her. We got you. Together. You got us. Love wins and life begins.

Our son wrote on his wedding day during this pandemic, "Thousands of people are dying. Thousands and thousands of people are dying. And Bonita and I are getting married. And there aren't enough graves for everyone. And the morgues are overrun. And Bonita and I are getting married. And death rises up to claim another soul too early. It shuts down the streets and lurks in plain sight and looms heavy on our hearts. So today, this marriage, this bond, this union is the opposition. Today, our declaration of love is a resistance against death. I see what's happening across our nation, and I don't feel like I should feel this happy. But I am. We are besieged by demise, but when I look in Bonita's eyes, I am flooded with irrepressible joy. It is the joy of LIFE. The joy of creation. Creating ourselves anew as two become one; creating a new family to nurture and grow."

Go ahead son, be the resistance. Create your family and replenish the earth with love, laughter and life. Forever.

Email comments or suggestions to CatnKids1@gmail.com



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Commentary

Lysol...

Continued from Page 10

when the vultures were there to pounce.

It didn't help that Trump tried the C-Y-A mode in the following days either instead of just admitting that his comments were confusing.

And in all seriousness, only the most brain-dead or partisan among us would assume he meant we should grab a bottle of bleach and a syringe right now. We discovered that we do have plenty of brain-dead in the media.

Trump should not be a primary focus at those briefings, anyway. He should welcome everyone, speak for a few minutes about progress in businesses' recovery efforts, introduce anyone who may be new to the proceedings, and then step completely away from the podium. And he should never add to the script.

Meanwhile, Governor Ivey's new "Safer at Home" order essentially only opens the door for retail and medical. It includes places where you can go in and out, but not places to congregate. The state is looking to avoid

our prolonged exposure to other people's air! No gyms, restaurants, grooming, etc. will be allowed to reopen until May 15 at the earliest. Gatherings of 10 or more are still prohibited, and six-foot social distancing is still required.

There are hundreds of other aspects to consider as we try to balance short-term health with long-term economic stability. Even these few reflect some serious problems.

Word has it that interrupted production and supply chains will be recovering for months.

The U.S. is supposed to be in total control. But, we're not. We've dropped the ball at times and we're subject to agendas at others. Regardless, media portrayal has compromised some international respect.

The disparity of opinions surrounding this pandemic have never been so varied. Medical professionals seem to disagree on when COVID-19 originated and how, the severity of the disease, how it compares to the Spanish Flu of

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See COVID... on Page 22

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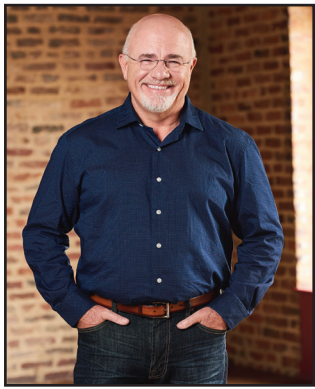
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DAVE Says

by DAVE RAMSEY

BE PROFESSIONAL AND RESPECTFUL



Dear Dave, I've always made good money at my job, but recently I was offered a promotion to a salaried manager's position. The hours and pay would be much better, and I already know the approximate pay range. Do you have any tips for negotiating salary in a situation like this?

Natalie

Dear Natalie, Congratulations on your move up! I'm sure you worked hard and deserve the promotion and recognition.

There are a couple of measuring sticks you can use when determining something like this. One is a quick and simple approach associated with the revenue you bring in. It's a nice, quantifiable reference point that appeals to a lot of supervisors and business owners. The second thing you could do is research a few reputable career websites, and develop a short but detailed compensation study based on comparable positions in your area and those similar to your location. Honestly though, if I had a valued and respected member of my team moving up from hourly to salaried, we'd have more of a give-and-take discussion and examination of the situation rather than a negotiation.

Yeah, in your position I'd create a few well-researched compensation studies. Give them to your bosses, and talk with them. I know I would be impressed by that, and depending on the size of the company, they may not have done a lot of work figuring it out.

In a way, it's kind of like deciding what to ask for when you sell a car. You try to appraise it for what it's worth in the marketplace to other people. That leads to a discussion. You're not telling them what to do or presenting an ultimatum, you're providing information and conducting

a dialogue in a professional and respectful way.

Good luck, Natalie!
—Dave

EVERYONE NEEDS AN EMERGENCY FUND

Dear Dave, I will back on active duty soon in the armed forces. I'm debt-free except for my home, have been following your plan, and I'm about to start Baby Step 3. We are provided certain relief funds based on where you are stationed and other factors. Knowing this, how should I approach the next Baby Step?

Kevin

Dear Kevin, First of all, thank you for your service to our country. You're on the right track. Baby Step 3 means having three to six months of expenses set aside for emergencies. Considering the stability of your employment situation, I think you'd be okay leaning toward the three-month side of expenses. It's not like you're a straight commission sales rep whose income can fluctuate wildly from month to month, right?

You'll still have emergencies, though, and it'll be your responsibility to cover them. Some of those may need to be addressed immediately. See what I'm saying, Kevin? Everyone needs an emergency fund. Just make saving for it part of your budget for a while, until you have three or four months of expenses sitting in a good money market fund with check writing privileges. You'll be glad you did!

—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 16 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](https://twitter.com/DaveRamsey).

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Adopt...

Continued from Page 10

ill, pets inevitably will be surrendered by owners who can no longer care for them. The combined impact is devastating for those trying to keep pets alive. BPF is encouraging prospective pet parents to consider adopting from their local shelter or rescue first.

"As a foundation, we pivoted quickly to help ensure adoptions continue," said Cathy Bissell, Founder of BISSELL Pet Foundation. "I am extremely proud of our incredible shelter partners who are adapting to this new norm of virtual visits, online paperwork and appointment-only adoptions."

Adoptable pets can be found on shelter websites or Facebook pages.

Florence Lauderdale Animal Services
3240 Roberson Rd.
Florence Industrial Park
florencal.org/public_safety/flas_adoptable_animals.php
Call 256-760-6676.

Once an online application is submitted for a pet, shelter staff will work with potential adopters to schedule an in-person appointment with social distancing in mind.

For more information, or to view all participating locations, visit www.bissellpetfoundation.org/ets.

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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.

ABEL is a 2 yr heeler mix available for adoption at the Colbert shelter. **\$25 ADOPTION FEE** includes mandatory neuter surgery, rabies vaccination, booster shot and worming. Adoptions are by appointment only. Please contact 256-381-4073 for more information.

Meet **HANK** from the Florence shelter! This gorgeous boy is a young coonhound. He is medium in size with medium burst of energy. He walks great on a leash. Hank seems to have some house training. He loves attention and giving paw. **ADOPTION FEES ARE \$85** which include heartworm test, current vaccines, microchip and spay/neuter. Adoptions are by appointment only. Please call 256-760-6676 for more information.

I'm **LUCKY**. I'm a male lab mix. I received my name because I'm a lucky dog. My sister and I were found on a church porch a few months ago. Some kind man took us to the vet but my sister died. He and his wife took care of me and brought me back to health. Circumstances are that the kind couple can't keep me and I really need my forever home. I'm very sweet and do well with other dogs. I would be a great playmate for a child. I was born around August, 2018. I'm neutered. If you're interested in giving me a loving home with your family, I will be your forever friend. Please email shoalspaws@gmail.com

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Letters...

Continued from Page 16

How Blessed We Were

Editor:

Where were you going?
To the restaurants, to
the movies, to the mall, to
the gym, to a ballgame, to
Walmart, to work?

Did you go to Bible class,
did you go to worship, to
visit the sick, or to your
parents?

You can't do any of
these freely now! Have we
learned anything from this?
Should we learn something
from this?

Did we realize how
blessed we were when we
were able to go? How we
felt when it was all taken
away at once!

Did we learn to pray
more? Did we learn we
need to study His word -
how to worship Him and
be blessed again?

God is not willing that
any should perish; but
wants all men everywhere
to repent. 2 Peter 3:9

Mariann Knight
Florence

Dishonorable Men Abound

Editor:

Prenatal American
babies shelter-in-place in
their little homes. They
hide contentedly for
months socially distancing
themselves from the
world. Science and medical
technology acknowledge
their personhood even while
in hiding. Biblical precedence
recognizes babies' names
and gender before birth and
even before conception. See
King Cyrus, John the Baptist,
and Immanuel.

As their day in Supreme
Court approaches, their
legal defense is prepared in
the 14th Amendment. "Nor
shall any State deprive any
person of life... without
due process of law." Biblical
court has precedence again.
King Solomon offered to
split a baby in half to
determine its real mother.
She resigned to losing the
baby if that kept it alive. The
other woman petitioned to
go ahead and split the baby.
The real mother received
the baby and public
recognition as the mother.
The other woman left with
only a working reputation.

The problem here is with
dishonorable men who
start babies and let them be
slaughtered. Their claim
to choice and health comes
long before the women can
ever make such a
claim. Abortion's primary
benefit is to discharge men
from responsibility to any
mothers and babies that

they have rendered by
prior discharges. They are
free to dock again for more
discharge opportunities.

Honoring women is
one of the duties of man.
Redeeming and restoring
this privilege is best done
by returning to honor Christ
first. Men must honor Christ
and then honor women just
as Christ honored the church
by living and dying for it.
That's when we will stop
sacrificing children at the
abortion altar. Judgment is
coming.

Floyd Jones
Killen

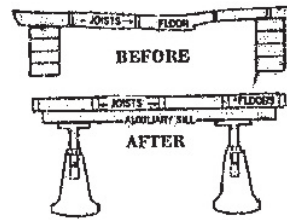
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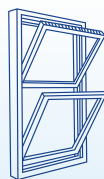


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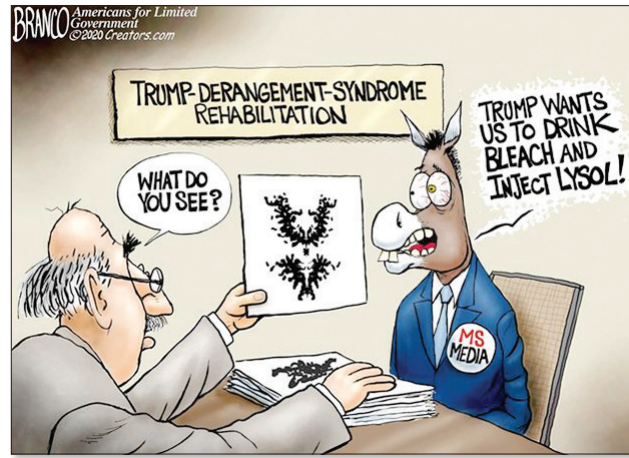
COVID ...

Continued from Page 18

1918, what treatments are promising, and when a viable vaccine will be developed.

I can truly appreciate all the justifiable concerns over the massive infringement on our personal rights and the pandoras box that it opens.

I'm not sure how abortion clinics and package stores were deemed essential businesses during a pandemic. I'm equally



as unsure how a small independent clothing store is not essential and must close, but Target can sell all the clothes they want.

The process of determining how essential these once non-essential businesses are is a concern. A business is essential to every business owner. And many of the smaller shops were shut out of the PPP loan process.

How Martin's for example can be designated as non-essential and Target can sell all the clothes and shoes they want is confusing.

Home & Garden centers can do more non-essential mid-week business than they have in many years.

Rural areas are going to have fewer concerns at this point, at least until sick city dwellers try to get away from the dangers of tight living.

Some predicted numbers about the disease are much greater than the actual reports coming in. Others say the number of cases and deaths is highly over-stated.

Who really knows?

Many in the medical field seem to have differing opinion on whether masks are effective in avoiding the disease.

Strongly encouraging/ requiring everyone to wear a mask is really a personal infringement that carries way too much negative symbolism for many. Their view is that if someone doesn't want to potentially be exposed they can wear the mask themselves or even stay home.

Some will point to the Spanish Flu when rights were temporarily set aside and argue that socialism didn't take over America then. Maybe not, but only minor elements of socialism were present a century ago. No one was foolish enough to try to build upon the restrictions of the day. We are in a much more openly socialist environment now than we were after WWI, so we have plenty of fools today.

I'm more concerned with whether Bill Gates is too highly-invested and under-educated in medicine to have a valid opinion on who should be

mandated to take vaccines once developed and approved.

Do we all realize how crazy this could get?

To top it off, YouTube is removing anything posted that would go against World Health Organization recommendations. They even removed a Sunday school lesson on John the Baptist because it didn't meet their standards.

Facebook is filtering any protest notifications regarding forced closures and government suppression of rights. It is directing people who have liked or commented favorably to "harmful misinformation about COVID-19" to a page about current COVID-19 myths.

In reality, the primary COVID myth is that either China or the World Health Organization (that China originally established) can be trusted in the least.

WHO director-general, Tedros Adhanom Ghebreyesus, owes his current position to China after he was laughed out of his native Ethiopia. He is all too willing to parrot Chinese lies, which got us into this whole mess to start with.

YouTube, Facebook, and other social media entities are private companies. They can set their own rules. However, one would think they would allow a wide variety of speech, not a narrower perspective, allowing users to determine for themselves what's plausible and what's not.

If social media companies continue to move in a direction of controlling - rather than just hosting - information, who the "experts" are matters, as does the amount of control they are given.

In that case, Covid-19 is the least of our worries.

One absolute is that a lot of people are hurting or suffering right now. The rest of us should be looking for every opportunity to assist.

Another absolute is something I never thought of 40 years ago. I really need a haircut.

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Real Estate

Randall on Real Estate
News & Tips on the Shoals Market



3 Tips for Selling Land

Are you looking at selling a tract of land this year? Selling land is different from selling a home. It's a different, smaller buyer pool with different goals, needs and ideas than someone looking at buying a single family dwelling.

One difference is financing. Lender requirements are different from a conventional home mortgage. While someone may be able to get a 95-100% loan for a home, a loan to buy land may require some additional down payment. Although there are exceptions, a buyer looking to borrow money for a land purchase might expect to need anywhere from 10-30% for a down payment depending on the bank.

Here are 3 quick tips to help ensure a successful sale.

1. Know your buyer. One of the first things you want to do is think about and identify who your buyer might be for the land and use that information in your marketing. Think about what questions you may get when someone calls you to inquire about it. For example, is it pasture land that someone may want for livestock? If, so, does it have year round water on it? Is it timber land? If so, have you had it cruised by a timber cruiser? What kind of trees are on the property? Is it hunting land? If so, what kind of wildlife inhabit the land? Other potential buyers could be farmers, builders, developers or investors. Identifying who your target buyer is will help you determine the best way to market the property.

2. Identify the boundaries. One of the biggest mistakes I see with people selling land is being unable to show a buyer exactly where the corners and boundaries are. Simply put, buyers won't typically buy what they can't see. Having a survey on hand and being able to show a potential buyer exactly what they are buying can be paramount and help lead to a quick and successful sale.

3. Clean it up. Is the property so overgrown that you can't walk on it or see it? If it is, expect it to sit on the market for a while. Make sure you have at least a trail cut through your property that you and a potential buyer can walk through to see all of the things your land has to offer. If fields are overgrown, have them bush hogged or possibly cut for hay.

Good luck! -mr

Please feel free to send your questions.

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

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CAN YOU FIND THE DIFFERENCES in the two drawings? Look for Hocus Focus each week, only in your Courier Journal.

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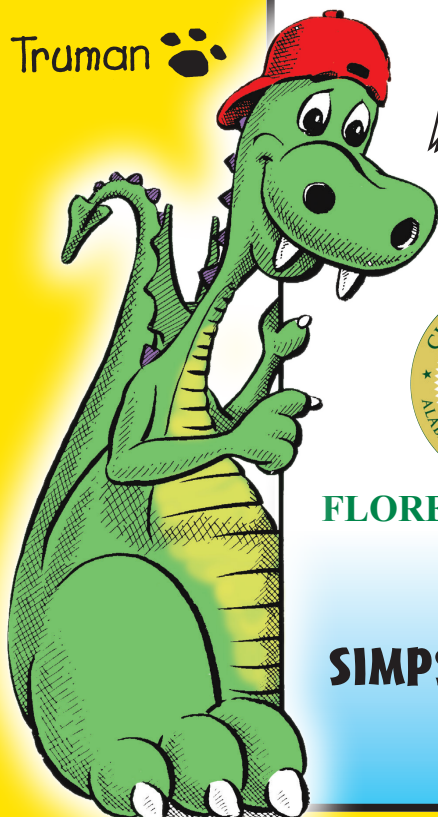
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Savvy SENIOR

How the Coronavirus Relief Law Helps Retirement Savers and Retirees

Dear Savvy Senior,
What can you tell me about the retirement account changes that Congress recently passed in response to the coronavirus crisis?

Seeking Answers

Dear Seeking,

Tucked into the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, that President Trump signed into law in late March were a series of changes that can help retirement savers in need of cash, as well as help preserve the retirement savings accounts of current retirees while the stock market is down. Here's a rundown to how three provisions in the CARES Act might help you, or someone you know.

Hardship Withdrawals

Normally, if you took money out of an employer-sponsored retirement plan or IRA before 59 1/2, you'd be hit with taxes and a 10 percent tax penalty on that amount. But the CARES Act waives the early distribution penalty on up to \$100,000 of such distributions in 2020 for what the law calls "affected individuals." You are, however, still on the hook for income taxes on any amounts withdrawn, but the new law allows you to pay them over three years.

To qualify for this penalty-free hardship withdrawal, you must either have been diagnosed with coronavirus (COVID-19), have a spouse or dependent diagnosed with it or experienced adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to a lack of child care due to COVID-19, or closing or reducing hours of a business you owned or operated if you had COVID-19.

Bigger Loans

The CARES Act will also allow you to take larger loans against the money you've saved in your 401(k) or 403(b) during the six-month period after the law was implemented, which was March 27. IRAs do not allow loans.

Normally, you can borrow only up to \$50,000 or 50 percent of your vested account balance, whichever is less. The CARES Act will double that: up to \$100,000 against the amount you've saved in your plan.

Borrowers typically have five years to repay a loan or the amount will be treated as a distribution and taxed. But you also need to know that if you leave or lose your job, you may be required to pay back the balance early, or owe taxes and, possibly, an early-withdrawal penalty.

This provision also helps those with an existing 401(k) loan by allowing them to delay repayments that are due in 2020 for one year.

Suspended RMDs

Starting in 2020, individuals who turn 72 are required to take annual mandatory distributions from their tax-deferred 401(k)s and IRAs. In prior years, this requirement kicked in after savers turned 70 1/2 years of age.

This is known as the required minimum distribution or RMDs.

The CARES Act suspends RMDs for 2020, including those for inherited IRAs, which means you can skip taking your required distributions this year if you wish.

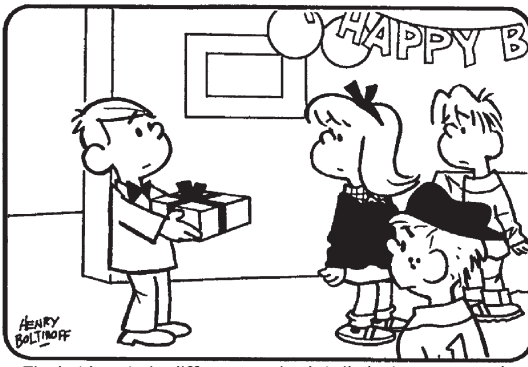
The one-year waiver of RMDs will help retirees, who would otherwise have been forced to base their minimum withdrawals for 2020 on their account balances as of Dec. 31, 2019, when the stock market was near record levels. It will also give the market time to recover before resuming distributions in 2021.

Send your senior questions to:
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Jim Miller is a contributor to the
NBC Today show and author of
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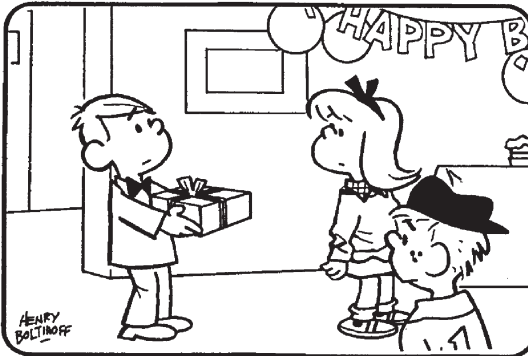


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BY HENRY BOLTINOFF



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Year/Make/Model	Color	Vin#	Tag#	Tow Date	Location
1998 Acura Integre	Silver	JH4DC4463XS007326	No Tag	1/14/2020	King/Avalon
2000 Cadillac DTS	Red	1G6KF57991U161520	No Tag	1/23/2020	Trenholm Dr
2007 Chevrolet Cobalt	Blue	1G1AK55F077245562	HMV436 Vermont	10/21/2019	6th Street
2008 Chevrolet HHR	Blue	3GNCA13BX9S508163	No Tag	12/19/2019	Gilbert Lane
2011 Chevrolet Impala	White	2G1WG5EK7B117454	No Tag	1/4/2020	Countyline Rd
1997 Chevrolet Lumina	White	2G1WL52M4V9140153	20CB866 AL	2/1/2020	6th Street
2000 Chevrolet Monte Carlo	Red	2G1WW12E0Y9268743	20CG849 AL	1/3/2020	2nd Street
2005 Chevrolet Silverado	Red	1GCEC19T1522340728	7381BA8 AL	2/19/2020	Bugle Lane
2003 Chevrolet Tahoe	White	1GNEK13Z23R137934	TTV020 AL	12/2/2019	15th Street
2001 Ford F-150	Tan	1FTRW08L31KB96638	20BG423 AL	1/28/2020	1st Street
2001 Ford Explorer Sport Trac	White	1FMZU77E81UA47059	No Tag	12/21/2019	Hwy 72
2006 Ford Freestar Van	Blue	2FMZA52236BA19547	7J3D6 AL	12/22/2019	Gordon Drive
1994 Ford Thunderbird	Green	1FALP62W5H114218	33CF467 AL	1/9/2020	Woodmont Dr
2008 Dodge Charger	Black	2B3KA53HX7H631267	9261AB3 AL	12/1/2019	6th Street
2002 Dodge Odyssey	White	2HKRL18062H561138	No Tag	1/16/2020	Ana Drive
2008 Honda Civic	Red	1HGFA165X8L060363	9817BB1 AL	11/28/2019	-
1991 GMC Sonoma	Red	1GTCS14Z3M8541766	T48554 MS	1/24/2020	Hwy 72
1994 Jeep Cherokee	Green	1JUFX5857RC173948	41DKU72 AL	12/23/2019	Jackson Hwy
2003 Lincoln LS	White	1LNHM86523Y665403	20CW346 AL	1/28/2020	1st Street
1997 Oldsmobile Cutlass	Tan	1G3NG52M4V6317282	PWA1984 MS	2/2/2020	2nd Street
2001 Saturn SL1	Green	1G82ZH52812Z200488	No Tag	1/17/2020	King Street
1999 Toyota Camry	Gray	4T1BG22K3XU198269	ACB3238 MS	11/29/2019	Woodmont Dr
2016 Toyota Camry	Gold	4T1BF1FK5GU231996	33CG883 AL	11/20/2020	Hwy 72
2001 Volkswagon Jetta	Silver	3VWTF69M81M201870	3024AT9 AL	12/25/2019	1st Street
2005 Volvo S60	Gray	YV1RS592352468989	20CW164 AL	1/7/2020	4th Street

Andy's Wrecker Service does not make any warranties expressed or Implied as to the mechanical condition, mileage, year, make, model or related paper work on any vehicle. Andy's Wrecker Service has provided as much information as possible for the buyers' convenience on all vehicles. We will not guarantee the accuracy of Information on any vehicle. Vehicles are sold as is, no warranties or guarantees. All sales will be final and must be paid for on the day of the sale, seller also expressly reserves the right to bid and purchase at the public sale.

For information or questions pertaining to any vehicle please contact
Andy Wayne Smith 256-627-8565 or Pam Hallmark 256-483-8565.

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Friday, May 15
 8am-5pm

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 Gardening Hand-Tools Sharpened Onsite; and More!

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345862-1

Notes...

Continued from page 4

LifeSouth seeks recovered COVID-19 patients to help by donating plasma

LifeSouth is partnering with medical centers in Florida, Georgia and Alabama to collect plasma from COVID-19 patients who have recovered from the virus, to transfuse to patients with COVID-19 to help with recovery.

Recovered COVID-19 patients who were tested and found positive, can donate plasma if they have not had symptoms for at least 14 days and test negative by a lab, or after 28 days without symptoms with no follow-up testing required.

The treatment is considered an investigational new drug by the FDA and collected donations will be sent to medical centers to treat critically ill COVID-19 patients. The plasma contains antibodies that may help fight the virus.

Plasma is the clear, straw-colored liquid in the blood that remains when red blood cells, white blood cells and platelets are removed.

Potential donors should email medicaloffice@lifesouth.org or call 888-795-2707.

The American Red Cross has seen an outpouring of support from blood donors in response to the coronavirus outbreak. During this uncertain time, the Red Cross continues to encourage healthy

individuals to schedule and keep donation appointments in the weeks ahead to ensure a stable supply throughout this pandemic.

Each Red Cross donation center follows the highest standards of safety and infection control, and additional precautions have been implemented to ensure the health of Red Cross donors, employees and volunteers.

Blood donation is essential to ensuring the health of our communities. The need for blood is constant, and volunteer donors are the only source of blood for those in need. With no known end date in this fight against coronavirus, the Red Cross needs the help of donors and blood drive hosts to maintain a sufficient blood supply for weeks to come.

This is the time to take care of one another. Healthy individuals who are feeling well are asked to make an appointment to donate later this month and after by visiting RedCrossBlood.org, using the Red Cross Blood Donor App, calling 1-800-RED-CROSS or enabling the Blood Donor Skill on any Alexa Echo device. Donors are also asked to make an appointment to donate in order to help manage the flow of donors appropriately in support of social distancing practices.

A blood donor card or driver's license or two other forms of identification are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger also have to meet certain height and weight requirements.

Florence Parks and Recreation/ The Club (Florence Senior Center) has temporarily suspended all activities at The Club.

The nutrition program IS, however, providing meals for their homebound clients as well as those that normally eat lunch at The Club. For those that normally eat at The Club they can call each day, Monday-Friday, between 8-10am to let us know they will be driving by to pick up a prepared meal under the front porch without entering the building. There is a limited number of lunches for each day.

Prepared meals will be ready to be picked up between the hours of 10-11am Monday-Friday. Please call 256-760-6668 or 256-760-6420 for more information or to let us know if you will be picking up your meal. These meals are for those that regularly attend lunch at The Club.

Publix is thanking first responders and hospital staff with special reserved hours.

If you're taking care of others, Publix has reserved 8-9pm on Thursdays and 7-8pm on Fridays to give you a little extra time to shop for yourself and your family.

Publix is also designating Tuesday and Wednesday mornings from 7-8am as reserved shopping hours for customers age 65 and over who are at increased risk of complications from the coronavirus. These changes will continue until further notice. Publix Pharmacy will also be open during these respective times.

www.courierjournal.net

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We Are Still Not Accepting Donations

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Register Now!

The registration fee (which covers the cost of field trips, camp t-shirt, supplies, and snacks) and the first week's payment are due at the time of registration.

May 4 - August 7

6:30am-5:30pm

Ages 4-12 years

Fees:
 Registration Fee: \$90
 \$85 per child
 \$80 for 4 days
 \$60 for 3 days

Mini's Camp:
 Ages 4-5 years
 For students that completed Pre-K 2019-2020 OR will be entering Pre-K the Fall of 2020

Traditional Camp:
 Ages 6-12 years
 Students must have completed Kindergarten

Times:
 Camp opens at 6:30am and closes at 5:30pm with camp activities from 8:30am to 4:30pm

Camp Information

The Summer Day Camp is a structured progressive program that offers campers new challenges and adventures that are age appropriate. Weekly activities include arts and crafts, daily devotions, water activities, games, sports, and much more. The program offers air conditioned and indoor facilities for hot and rainy summer days. Breakfast, lunch, and snack are provided for all children.

*Registration forms may be picked up at Calvary Learning Center, Calvary Baptist Church office, or on our Facebook Page: Calvary Learning Center Kids.

*Calvary Learning Center also provides care for newborns to children 5 years of age.

Calvary Learning Center
Jamie Foster - Site 1 Day Care Director
Angela Holt - Site 2 Day Care Director

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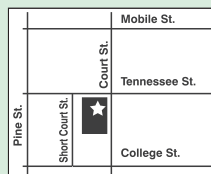
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Soap Opera Preview

DAYS OF OUR LIVES
Sarah pleaded with Rex to keep her secret. Believing he was really Stefan, Gabi accused Jake of lying about his identity. Kristen made a confession to Lani. Abigail had another hallucination. Sarah took extreme measures to keep her daughter. Xander broke some devastating news to Maggie. Eli became suspicious of Lani. Nicole set up a special day for Eric, who was still reeling over his loss. Maggie slapped Xander. Sarah opened up to Rex about Maggie's role in Mackenzie's death. Lani helped Kristen track down Sarah's location. Zoey tried to intimidate Sonny as he prepared to testify at Evan's trial. Ben found himself in a dangerous situation. Gabi kissed Jake. Marlena questioned Kayla about her feelings for Steve. Hope and Steve bonded as they tried to put Princess Gina and Stefano behind them. Lani explained to a furious Eli why she helped Kristen escape. *Wait to See: Ciara tends to an injured Ben. Xander warns Victor that Maggie knows the truth. Sarah's plans hit a snag.*

GENERAL HOSPITAL
Molly was highly annoyed. Brando blamed Sam. Julian was angry with Neil. Liz felt protective of Franco. Ava planned a party. Alexis came clean. Nina and Carly got into a verbal altercation. Martin and Nelle met up. Nikolas weighed the pros and cons about his fortune. Franco comforted Ava. Nelle asked Nina for a favor. Brook Lynn managed to

get herself in trouble again. Michael and Willow put their wounded feelings aside. Peter ran into Robert at the Floating Rib. Anna reviewed the contents of a WSB file. Michael made a life-changing decision. Julian helped a friend. *Wait to See: Nelle has a proposition. Sonny meets with Curtis. Portia is caught by surprise.*

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Weighed With Gods Balances

It's too late to holler fire when your house is burnt to the ground. The people shouted years ago: **Ezekiel 9:9** "Then said he unto me, The iniquity of the house of Israel and Judah is exceeding great, and the land is full of blood, and the city full of perverseness: for they say, The LORD hath forsaken the earth, and the LORD seeth not." **Zephaniah 1:12** "And it shall come to pass at that time, that I will search Jerusalem with candles, and punish the men that are settled on their lees: that say in their heart, The LORD will not do good, neither will he do evil." **Isaiah 45:7** "I form the light, and create darkness: I make peace, and create evil: I the LORD do all these things." The great problem today is our geniuses and mental giants in our secular and religious world refuse to acknowledge God, His word, His Son, or seek His wisdom and continue to stumble on through the fog. And like king Belshazzar: **Daniel 5:27** "TEKEL; Thou art weighed in the balances, and art found wanting." **Daniel 5:30** "In that night was Belshazzar the king of the Chaldeans slain." The king learned nothing from his daddy, Nebuchadnezzar's experiences though he knew them all. History repeats.

Murder, degradation, perversion and blasphemy and a great lack of respect for truth and refusing to honour the God of heaven and His Son, the Lord Jesus Christ will haunt the occupants of this nation forever. The spiritual and political damage to this nation didn't start four years ago. In sixty years we have had a long history of political and spiritual corruption. Without God, repairing this damage is impossible. Our country has been watched by the entire world. Do we deserve to go unpunished? I trow not. We have demonized godliness and goodness and made fun of righteousness. We have lauded and promoted wickedness, perversion and idolatry. God has been watching and recording all this. Surely a payday is coming. Remember the words of Christ: **Luke 13:3** "I tell you, Nay: but, except ye repent, ye shall all likewise perish." Twice the Lord used this statement. Jesus said 3 times in Mark 9:44 & 46&48. **Mark 9:44** "Where their worm dieth not, and the fire is not quenched." Is this your future? You better trust Christ and get saved now.

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